

Checking Account Options at a Glance ¹

| | MCB Value Checking | MCB Interest Checking | MCB Savings | MCB Money Market | Certificates of Deposit | Individual Retirement Accounts |
|---|---|---|--|---|--|--|
| Account Benefits | Simple and convenient checking with no minimum balance requirement and easy access to your money | Interest bearing checking with tiered earning options and money saving features | Interest bearing account with access to your funds | Interest bearing account with higher returns and access to your funds | Guaranteed fixed rates with flexible terms from 30 days to 60 months ⁵ | Traditional and Roth; CD products available with tax benefits that allow you to save more for retirement |
| Minimum Opening Balance | \$50 | \$100 | \$50 | \$100 | \$1,000 | \$1,000 |
| Earns Interest | | ✓ Tiered ² | ✓ Tiered ² | ✓ Tiered ² | ✓ Fixed Rate | ✓ Fixed Rate |
| Average Balance to Waive Service Fees | | \$2,500 per statement cycle | \$300 per quarter | \$5,000 per statement cycle | | |
| Monthly Service Fees | \$5 | \$15 | \$15 | \$25 | | |
| Other Ways to Avoid Monthly Service Fees | Enroll in Online Statements or Monthly Direct Deposit or 4 Debit Card transactions per statement cycle ⁹ | | Link Mercantil Commercebank Checking Account with the same Visa® Debit Card | \$25,000 combined monthly average balance in other deposit or loan accounts (excludes credit card balances) | | |
| Excess or Early Withdrawal/ Transfer Fee | | | \$3 per withdrawal or transfer in excess of 6 per quarter ³ | \$10 per withdrawal or transfer in excess of 6 per statement cycle ³ | CDs are for a fixed amount for a fixed term. Early withdrawal penalties apply ⁴ | Standard IRS withdrawal rules apply. Early withdrawal penalties apply ⁶ |
| Minimum Daily Balance to Collect Disclosed APY | | \$100 | \$50 | \$100 | Refer to Rate Chart | Refer to Rate Chart |
| Compounding and Crediting Method | | Monthly | Quarterly | Monthly | 1 - 2 Month: Monthly 3 Month: Monthly or Maturity 6 Month: Monthly, Quarterly or Maturity 1 - 5 Year: Monthly, Quarterly or Semi-annually | Semi-Annually |
| Free Visa® Debit Card | ✓ With Visa Extras [†] | ✓ With Visa Extras [†] | | | | |
| Free ATM Banking Access | ✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations | ✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations | ✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations | ✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations | | |
| Free Automated Telephone Banking | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Free Online Banking | ✓ Includes Bill Pay | ✓ Includes Bill Pay | ✓ | ✓ | ✓ | ✓ |
| Free Online Statements | ✓ Monthly | ✓ Monthly | ✓ Quarterly (Monthly with Electronic Funds Transfer "EFT" transactions) | ✓ Monthly | | |
| Free Online Check Images | ✓ | ✓ | | ✓ | | |
| Overdraft Protection ^{7,8} | ✓ Available through savings, money market and line of credit | ✓ Available through savings, money market and line of credit | | | | |
| Check Writing | ✓ Unlimited | ✓ Unlimited | | ✓ 6 checks per statement cycle ³ | | |
| Check Orders | ✓ Free starter kit | ✓ Free starter kit | | ✓ Free starter kit | | |

^{*} Per transaction fee applies.

[†] Earn points toward great rewards for all qualifying purchases^{††} you make with your enrolled Visa® Debit Card. Learn more at www.visaextras.com. Visa® Extras is available for domestic accounts only.

^{††} Qualifying Purchases include signature-based purchases, Internet purchases, phone or mail-order purchases, automatic bill payments and contactless purchases made with an enrolled Visa® card that is processed or submitted through the Visa® U.S.A. Inc. transaction processing system. For a complete list of qualifying purchases visit www.visaextras.com. You must sign for all in-store purchases you make with an enrolled Visa® card in order for such purchases to be deemed qualifying purchases.

¹ For additional fees related to these accounts, please refer to our Miscellaneous Service Fees schedule. Applicant must be a citizen or resident alien of the United States (U.S.) who is at least 18 years old with a valid U.S. taxpayer identification number. With the exception of time deposits, a fee of \$32 may be imposed for covering overdrafts created by checks, in-person withdrawals, internal debits and transfers or other electronic means. Interest may also be charged on the overdraft balance if applicable.

² At our discretion, we may change the interest rate and the annual percentage yield on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

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³ You may make no more than six preauthorized withdrawals, preauthorized transfers for overdraft protection, automatic or telephone transfers, checks, drafts, and debit card or other similar transactions from your account per statement cycle.

⁴ Early withdrawal penalties apply to CDs. For additional fees related to these accounts, please refer to our Miscellaneous Service Fees schedule. Interest begins to accrue on the business day we receive credit for the deposit of noncash items. You may not make deposits into or withdrawals from your account until the maturity date. CDs can have single maturity or automatic renewal at the maturity date. If the automatic renewal feature is selected, you will have 10 calendar days after maturity to withdraw funds without penalty. For additional information and terms related to this account, please refer to the rate chart provided at account opening.

⁵ Additional information on terms available can be found on Rate Chart - Personal Domestic Savings Accounts.

⁶ Interest begins to accrue on the business day we receive credit for the deposit of non-cash items. CDs can have single maturity or automatic renewal at the maturity date. If the automatic renewal feature is selected, you will have 10 calendar days after maturity to withdraw funds without penalty. For additional information and terms related to this account, please refer to the Rate Chart provided at account opening.

⁷ For information on overdraft fees and overdraft related interest charges refer to our Miscellaneous Service Fees schedule.

⁸ For information on payment clearance policy refer to the Understanding Your Deposit, section Checks/Negotiable Orders of Withdrawals.

⁹ Does not include ATM withdrawals.