



CHANGE IN TERMS NOTICE  
EFFECTIVE DATE: June 01, 2019

April 12, 2019

Ref: Important Changes to Your Account Terms and Service Fees

Dear Customer.

Starting June 01, 2019 some product and fee updates will take effect. For your reference, a schedule of both Service Charges and Products are included in this notice. Unless otherwise noted, all other current fees remain unchanged. Please consider this notice as an amendment to your account terms and conditions.

If you wish to discuss these changes please feel free to contact us at your nearest Continental National Bank banking center.

We're committed to meeting your financial needs.

Regards,

Rodolfo Leonart  
Executive Vice President and Chief Operating Officer  
Continental National Bank

Main office	Doral	Sweetwater	Downtown	Hialeah
1801 S.W. 1 <sup>st</sup> Street Miami, Fl. 33135 (305) 642-2440	5241 N.W. 87 <sup>th</sup> Ave. Doral, Fl. 33178 (305) 643-8966	10555 W. Flagler Street Miami, Fl. 33174 (305) 551-9600	79 East Flagler Street Miami, Fl. 33131 (305) 374-4994	611 West 49 <sup>th</sup> Street Hialeah, Fl. 33012 (305) 821-4600

CHANGE IN TERMS (CIT) NOTIFICATION FROM CONTINENTAL NATIONAL BANK

THIS CIT NOTICE HIGHLIGHTS IMPORTANT CHANGES TO YOUR ACCOUNT TERMS INCLUDING FEES THAT BECOME EFFECTIVE ON THE DATE SPECIFIED IN THE COVER LETTER (THE "EFFECTIVE DATE"). ON AND AFTER THE EFFECTIVE DATE THESE TERMS AND FEES WILL BE APPLICABLE. UNLESS OTHERWISE NOTED, ALL OTHER CURRENT FEES REMAIN UNCHANGED.

IF YOU HAVE ANY QUESTIONS REGARDING THIS CIT NOTICE OR YOUR BANK ACCOUNT AGREEMENT TERMS OR FEES, PLEASE CONTACT CONTINENTAL NATIONAL BANK CUSTOMER CARE AT 1-844-642-1354.

## Changes in Service Fees

What's changing	Current	Revised	Key Information
ATM Foreign	\$1.50	\$3.95	per transaction
ATM/Debit Replacement Card	\$10.00	\$12.00	each
ATM/Debit Replacement Card Rush Processing	\$50.00	\$55.00	each
Cashier 's Check	\$10.00	\$15.00	customers only
Copy of Bank Statement	\$7.00	\$12.00	per statement
Copy of Checks	\$6.00	\$7.00	each
Counter Checks	\$1.00	\$2.00	each
Deposit Corrections	\$5.00	\$6.00	each
Deposited Items Charge-back	\$10.00	\$12.00	each
Medallion Guarantee	FREE	\$25.00	each/ customer only
Notary Public Service	\$5.00	\$12.00	per stamp/ customer only
Photocopy	\$1.00	\$3.00	per page
Redeposit of Chargeback item	\$10.00	\$12.00	each
Research Request	\$30.00	\$40.00	Per hour
Reference Letter	\$10.00	\$12.00	each
Return Mail	\$12.00	\$15.00	per month
Signature / Endorsement Guarantee	\$10.00	\$15.00	each
Special Cycle Statement	\$6.00	\$10.00	per month
Special Cycle Statement with Check image	\$8.00	\$15.00	per month
Stop Payment Fee	\$35.00	\$38.00	per item - check / ACH
Uncollected Funds Charge	\$24.00	\$25.00	per item
Writs, Garnishments & Levies	\$100.00	\$150.00	per order
Dormant One-time Charge	\$25.00	\$33.00	One-time Charge each time the account becomes dormant
Dormant Monthly Fee	\$16.00	\$18.00	Monthly Fee
Excessive Transactions fee for Money Market	\$5.00	\$8.00	per transaction fee will be applied in excess of 6
Excessive Transactions fee for Savings Account	\$5.00	\$8.00	per transaction fee will be applied in excess of 6
International Personal Account Maintenance Fee	\$0.00	\$50.00	monthly
International Business Account Maintenance Fee	\$0.00	\$75.00	monthly
Incoming Wire Transfer	\$8.00	\$12.00	each
Domestic Outgoing Wire Transfer	\$25.00	\$35.00	each
International Outgoing Wire Transfer	\$60.00	\$75.00	each
Recall of Wire Transfer	\$75.00	\$100.00	each
Safe Deposit Box Drilling Fee	\$200.00	\$275.00	each occurrence
Online Treasury Management with Module(s)	\$0.00	\$25.00	per month

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## Changes in Products

### Consumer Products

Checking Account Products	OLD Daily Minimum Balance to avoid Maintenance Fee	NEW Daily Minimum Balance to avoid Maintenance Fee	OLD Maintenance Fee (monthly)	NEW Maintenance Fee (monthly)
Personal Checking	\$500.00	\$1,500.00	\$5.00	\$10.00
CNBe Checking	\$0.00	\$500.00	\$0.00	\$7.00
Interest Checking	\$1,000.00	2,500.00	10.00	\$12.00

Savings Account Products	OLD Daily Minimum Balance to avoid Maintenance Fee	NEW Daily Minimum Balance to avoid Maintenance Fee	OLD Maintenance Fee (monthly)	NEW Maintenance Fee (monthly)
Individual Savings	\$100.00	\$500.00	\$5.00	\$8.00

Money Market Products	OLD Maintenance Fee (monthly)	NEW Maintenance Fee (monthly)
Money Market Personal	\$14.00	\$15.00
Money Market Plus Personal	\$14.00	\$15.00

### Business Products

Checking and Savings Business Account Products	OLD Daily Minimum Balance to avoid Maintenance Fee	NEW Daily Minimum Balance to avoid Maintenance Fee	OLD Maintenance Fee (monthly)	NEW Maintenance Fee (monthly)
Anniversary Business Checking	\$0.00	\$2,500.00	\$0.00	\$15.00
Commercial Checking	\$500.00	\$5,000.00	\$7.00	\$10.00
Business Savings	\$500.00	\$2,500.00	\$5.00	\$7.00

Money Market Business Account Products	OLD Maintenance Fee (monthly)	NEW Maintenance Fee (monthly)
Money Market Business	\$14.00	\$15.00

Please see reverse side for new International Products.

Effective June 01, 2019

**New International Account Product**  
**Effective June 01, 2019**

**Consumer Products**

Checking Account Products	Minimum Balance to Open Account	Daily Minimum Balance to avoid Maintenance Fee	NEW Maintenance Fee (monthly)
International Checking	\$1,500.00	\$50,000.00	\$50.00

**Saving Products**

Savings Account Products	Minimum Balance to Open Account	Daily Minimum Balance to avoid Maintenance Fee	NEW Maintenance Fee (monthly)
International Savings	\$2,500.00	\$100,000.00	\$50.00

**Business Products**

**Important notice:** All International Business Accounts will have a one time set up fee of \$250.00 at account opening

Business Account Products	Minimum Balance to Open Account	Daily Minimum Balance to avoid Maintenance Fee	NEW Maintenance Fee (monthly)
International Business Checking	\$2,500.00	\$100,000.00	\$75.00
International Business Savings	\$5,000.00	\$250,000.00	\$75.00