



CHANGE IN TERMS NOTICE
EFFECTIVE DATE: May 30, 2019

April 12, 2019

Ref: Important Changes to Your Account Terms and Service Fees

Dear Customer.

Starting May 30, 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 st Street Miami, Fl. 33135 (305) 642-2440 | 5241 N.W. 87 th Ave. Doral, Fl. 33178 (305) 643-8969 | 10555 W. Flagler Street Miami, Fl. 33174 (305) 551-9600 | 79 East Flagler Street Miami, Fl. 33131 (305) 374-4994 | 611 West 49 th 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 transactions |
| 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 Transfer 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 |

Saving Products

| 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 |

| Savings Account 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

| 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 |

| 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 May 30, 2019

New International Account Product
Effective May 30, 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 |

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