

> **You will find on this guide** description of the products and services of Davivienda International Miami. At the opening of any Product or service you will receive information about our Account Agreement Terms and Conditions.

> **Fees and commissions** will be effective starting on February 15th, 2020.

> **Deposits** are NOT insured by the FDIC.



| Deposits | Initial Deposit & Minimum Balance | Maintenance Fees | Restrictions | Characteristics |
|---|--|--|--|---|
| Demand Deposit Account | \$5,000 | Below minimum balance: \$35 Monthly | Restrictions for Domestic Accounts | No interest bearing account. Unlimited transactions. Checkbook. |
| Demand Deposit Account in Euros | €10,000 | Below minimum balance: \$35 Monthly | Not applicable | No interest bearing account. No checkbooks. Transfers service. |
| Interest Checking Corporate Account | \$100,000 \$25,000 Compensatory Funds | \$35 on balances below \$25,000 | Balances over \$100,000 | Interest bearing account. Unlimited transactions. APY (Annual percentage yield) |
| Money Market | \$5,000 | Below minimum balance: US\$ 35 monthly. \$15 for each additional debit after the (6) six debits allowed. | Restrictions for Domestic Accounts. Limited transactions to a combined (6) monthly debts | Monthly interest based on current rates. Limited transactions. |
| Certificate of Deposit Corporate Certificate of Deposit Individual Certificate of Deposit Euros | \$25,000 \$10,000 €75,000 | Penalty applied for early withdrawals. | Requires DDA account in Dollars / Euros | Interest rates vary according to the terms and the amount. |

| Services | Benefits | Fees | Characteristics |
|----------------|---|---|--|
| E-statement | Electronic statements via Internet. Access to images of checks paid, account activity and balances. | None | Eliminates the physical delivery of statements; faster and secure information delivery. |
| Online Banking | Access to account activity and balances. Access to new products and services. Wire transfers, faster and secured. | None | Manage the security parameters. Latest data encryption technology. Personalized technical support available. Up to 18 months of history available. |
| Debit card | Personalized. More convenient and secure than checks. Accepted globally. Zero liability protection on disputed charges. | None | Eliminates the check processing. Requires a unique PIN number. Mastercard worldwide recognition. |
| Credit Card | More convenient than cash. Track your monthly expenses. Useful in emergencies. Build credit history. | See Bank's fee schedule on credit card. | Purchases online and in stores worldwide. Cash advances. Low APR. Quick access to cash. |

| Credit | Amount | Requirements | Commissions | Interest |
|--|--|---|---|--|
| Trade Finance, Working Capital & International Leasing | Based on the financial strength of the company | Demand Deposit Account at DI | Upon negotiation | Based on Libor or prime rate and terms and conditions. |
| Standby Letters of Credit | \$100,000 minimum | CD deposit, pledged in favor of Davivienda International Miami, cash collateral, line of credit availability. | Opening: 2% p.a. Minimum \$250 Amendment: \$75 each | Not applicable |
| Commercial Letters of Credit | \$25,000 minimum | CD deposit, pledged in favor of Davivienda International Miami, line of credit availability | Opening: 1/2% quarterly. Negotiation: 1/2%. Minimum \$100 Cancellation: \$100 | Not applicable |
| Documentary Collections Clean Collections | \$150 minimum | Demand deposit account at Davivienda International Miami | 0.25 of 1% Min.: \$150. Up to \$5,000: \$80 Over \$5,000: \$100. Tracer: \$50 | Not applicable |