

> **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 1st, 2017.

> **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