

# Change in Terms Notice

## Effective Date October 1, 2020

August 31, 2020

### Ref: Important Information about upcoming Changes to Your Account Terms and Service Fees

Dear Valued Customer:

Starting October 1, 2020 some *products* and *fees* updates will take effect. For your reference, this notice highlights the important changes that will impact your account. On this notice you will find the changes that are being made to the banks *Service Charges* and *Products*. Unless otherwise noted, all other current fees remain unchanged. Please consider this notice as an amendment to your account terms and conditions.

We are committed to meeting all your financial needs. If you wish to discuss these changes you may contact us at any of the Eastern National Bank branches or contact us at 305-995-5800.

Thank you for your business,

Eastern National Bank  
9700 South Dixie Highway  
Miami, FL 33156

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

## Changes in Fees

Description	Before	Effective October 1, 2020
Account Closed (within 6 months, per account)	\$80.00	<b>\$100.00</b>
Account Print out statement (per page)	\$7.00	<b>\$10.00</b>
Account Title Change (per Account)	\$12.50	<b>\$15.00</b>
<b>Automated Teller Machine (ATM) / Debit Card:</b>		
Withdrawal at an Eastern National Bank ATM	No Charge	<b>\$2.00 per transaction</b>
Replacement Card (Each)	\$15.00	<b>\$30.00</b>
Bill Payment Service (each payment)	\$26.00	<b>\$30.00</b>
<b>Cashier's Checks (each):</b>		
ENB Customers	\$16.00	<b>\$20.00</b>
No ENB Customers	\$35.00	<b>\$40.00</b>
<b>Cash Services:</b>		
Currency (per strap)	\$0.75	<b>\$1.50</b>
<b>Collections (each):</b>		
Escheatment Administration Fee (per account)	\$55.00	<b>\$75.00</b>
Fee for ATM withdrawal, other than ENB's terminal (non-proprietary)	\$2.50 per transaction	<b>\$3.50 per transaction</b>
Night Depository Bag purchase (per Bag)	\$27.00	<b>\$30.00</b>
Overdraft fee (Paid, per item)	\$45.00	<b>\$50.00</b>
Reference letter (each)	\$25.00	<b>\$30.00</b>
<b>Safe Deposit Boxes (each, price according to size):</b>		
3 X 5	\$35.00	<b>\$40.00</b>
3 X 10	\$55.00	<b>\$60.00</b>
Box Drilling	\$200.00	<b>\$250.00</b>
Stop Payments (each, effective for (6) six months)	\$35.00	<b>\$40.00</b>
Uncollected funds charge (returned, per item)	\$25.00	<b>\$30.00</b>
Uncollected funds charge (per item)	\$25.00	<b>\$30.00</b>
<b>Wire Transfers (each):</b>		
Outgoing international (In person, at a branch)	\$45.00	<b>\$50.00</b>
Outgoing foreign currency exchange (each)	\$66.00	<b>\$100.00</b>
Return Wire Fee (each)	\$0.00	<b>\$40.00</b>

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## Changes in Products Effective Date October 1, 2020

### International Consumer Products

Account Type	OLD Daily Minimum Balance to avoid Maintenance Fee	OLD Average Daily Balance to avoid Maintenance Fee	New Daily Minimum Balance or Average Daily Balance to avoid Maintenance Fee	OLD Maintenance Fee (monthly)	New Maintenance Fee (monthly)
Personal Checking Account	\$5,000.00	\$5,000.00	\$35,000.00	\$15.00	\$20.00
Now Account	\$5,000.00	\$5,000.00	\$35,000.00	Fee will remain unchanged	
Money Market Account	\$5,000.00	\$5,000.00	\$35,000.00	Fee will remain unchanged	
Savings Plus	\$1,000.00	N/A	\$35,000.00	\$10.00	\$20.00

### Domestic Consumer Products

Account Type	OLD Maintenance Fee (monthly)	New Maintenance Fee (monthly)
Personal Checking Account	\$13.00	\$15.00

### Domestic Business Products

Account Type	OLD Maintenance Fee (monthly)	New Maintenance Fee (monthly)
Small Business Checking Account	\$17.00	\$25.00
Business Checking Account	\$19.50	\$30.00

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## Changes in Products Effective Date October 1, 2020

### Domestic Business Products

Account Type	OLD Daily Minimum Balance to avoid Maintenance Fee	OLD Average Daily Balance to avoid Maintenance Fee	New Daily Minimum Balance or Average Daily Balance to avoid Maintenance Fee	OLD Maintenance Fee (monthly)	New Maintenance Fee (monthly)
Business Now Account	\$3,000.00	\$3,500.00	\$5,000.00	\$19.00	\$30.00
Interest On Lawyers Trust Account	\$2,000.00	\$3,000.00	\$5,000.00	\$17.00	\$20.00
Business Money Market Account	\$4,000.00	\$4,500.00	\$10,000.00	Fee will remain unchanged	
Savings Business Account	\$1,000.00	N/A	\$100,000.00	Fee will remain unchanged	

### International Business Products

Account Type	OLD Daily Minimum Balance to avoid Maintenance Fee	OLD Average Daily Balance to avoid Maintenance Fee	New Daily Minimum Balance or Average Daily Balance to avoid Maintenance Fee	OLD Maintenance Fee (monthly)	New Maintenance Fee (monthly)
Business Money Market Account	\$10,000.00	\$10,000.00	\$50,000.00	\$23.00	\$50.00
Business Savings Account	\$10,000.00	N/A	\$50,000.00	\$10.00	\$50.00

### International Business Products

Account Type	OLD Maintenance Fee (monthly)	New Maintenance Fee (monthly)
Business Checking Account	\$23.00	\$50.00

