



## Areti Bank International Inc.

### Fees, Rates & Charges

	Personal Banking			Business Banking
	Virtue Checking Account	Virtue Saving Account	Zustennials Saving Account	Smart Business Checking Account
Onboarding Fee	None	None	None	None
Required Initial Deposit	None	\$1,000	\$100	\$1,000
Monthly Maintenance Fee	None	None	None	None
Minimum Monthly Average Balance Required (1)	\$1,000	\$500	None	\$2,500
Fee for Non-Minimum Average Balance (2)	\$35	\$35	None	\$35
Interest Bearing (APY)	None	Yes (2%)(5)	Yes (2%)(6)	None
Transaction Limitations (4)	Unlimited	6	6(3)	Unlimited

Transactional Fees		Other Charges and Fees	
Internal Transfers	\$0	Bank Reference	\$10
Incoming Wires (USD)	\$25	Bank Confirmation	\$10
Outgoing Wires (USD)		Bank Statement	\$10
Up to \$100,000	\$70	Early Account Closure (Before 6 Months)	\$100
> \$100,000	0.10% (Max. \$500)	Account Closure	\$50
Incoming Wires (EUR)	\$25	Inactive Account Fee (7)	\$50
Outgoing Wires (EUR)		Dormant Account Fee (8)	\$50
Up to \$100,000	\$100	Account Investigation	\$50
> \$100,000	0.10% (Max. EUR 500)	Compliance Investigation	\$50 (hour)
Returned Transfers	\$70	Local Messaging	\$40
Reverse Deposit	\$100	International Messaging	\$80
Wires Amendment	\$50	Over the Limit Transaction (9)	\$10 each
Transfer Cancellation	\$10	Overdrafts	N/A
Transfer Confirmation (Swift Copy)	\$10	Currency Exchange	0,60%



Certificates of Deposit (Personal & Business)			
Term	Rate	Minimum to Open	Early Withdrawal Penalty
06 Months	2,50%	\$5.000	2 Months of Interest
12 Months	3,00%	\$5.000	4 Months of Interest
18 Months	3,50%	\$5.000	6 Months of Interest
24 Months	4,00%	\$5.000	8 Months of Interest

- (1) Means the amount you must maintain as minimum average daily balance to avoid charges.
- (2) Monthly service charge if the account balance falls below the required minimum monthly Average Balance.
- (3) Transfers from a saving account to another account or to third parties by preauthorized, automatic, or computer transfer or, debit card, or similar order to third parties are limited to six per month
- (4) Limited to daily \$100 withdrawal
- (5) You must maintain a minimum average daily balance of \$2,500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle."
- (6) You must maintain a minimum average daily balance of \$50.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle."
- (7) Inactive account condition: 180 days without transactions
- (8) Dormant account condition: 365 days without movements
- (9) For any additional withdrawal over the limit

**Fees and Rates Schedule - Subject to the Areti Bank Banking Agreement**

*This Fees and Rates Schedule is governed by the terms and conditions of the Banking Agreement between Areti Bank International Inc. ("Areti Bank") and you as a Customer. PLEASE READ BOTH AGREEMENTS CAREFULLY AS THEY ARE PART OF THE BINDING CONTRACT BETWEEN YOU AND ARETI BANK FOR YOUR ACCOUNT AND DEPOSIT RELATIONSHIP.*

*This Fees and Rates Schedule is subject to change at any time, but any change will be communicated to you with at least thirty (30) days notice. Also, we reserve the right to charge an application fee as well as apply a different pricing schedule to your account, agreed upon on a case by case basis. Nevertheless, we commit to always stay transparent with the fees we charge prior to entering into a banking relationship with you.*