

DEPOSIT ACCOUNTS

Account Maintenance*	\$50
Account Closing	\$100
ATM Withdrawals	No charge at own ATM
<i>Fees may apply at other ATM operators</i>	
Cashier's Checks	\$30 per item
Checkbook orders	As per vendor
Checks deposited – returned or unpaid	\$25 per item
Dormant/Inactive Account	\$25 per month
International Business Account****	\$750
Overdraft protection SWEEP**	\$15 per SWEEP
Overdraft/Uncollected Balances**	18% APR on amount overdrawn - \$40 min
Overdraft/Uncollected items – returned or paid**	\$40 per item
Stop Payments	\$30 per item
Transactions in excess of account monthly limits	\$10 per item

PAYMENT SERVICES

American Express Cards	As per AMEX pricing
ATM / Visa Debit Card	
New cards for Domestic customers	No charge
New cards for International customers	\$85
Replacement cards for Domestic customers	\$50
Replacement cards for International customers	\$85
PIN reminders	\$15 plus shipping
Bill Payment	\$15 per item
Foreign Drafts	\$20 per draft
Foreign Exchange	\$25 per transaction less than \$50,000
Fund / Wire Transfers (per item)	
Incoming Dollar	No charge
Income Euro	€40
Outgoing Domestic	\$45
Outgoing International	\$70
Outgoing Euro	€70
Wire Transfer recalls	\$35
Wire Transfer amendments	\$35
Returned Incoming Wires	\$35
Test Key set-up	\$250
Check Collection	0.125% or \$20 min. /\$100 max.

ONLINE BANKING

Account Access	No charge
Bills Pay Online	No charge
Internal Transfers among Linked Accounts***	No charge
Wire Transfers (per item)	
Domestic Beneficiary	\$30 each
International Beneficiary	\$45 each

End Notes

(*) The monthly Account Maintenance Fee is \$50. This fee will be waived with a minimum monthly average Relationship Balance of \$500,000. Relationship Balance includes all deposits and investments held at Brickell Bank and its subsidiaries [Brickell Global Markets, Inc. & Brickell Global Advisory, Inc.]. Loan balances are not included. To further discuss Related Accounts, please contact your Financial Advisor or Client Service Representative.

LETTERS OF CREDIT

Standby or Commercial Letter of Credits	
Issuance Fee	1%, \$500 min. (or by arrangement)
Negotiation Fee	¼ of 1%, \$150 min.
Advising of letter of credit	\$100
Confirmation Fee	½ of 1%, \$500 min.
Transfer Fee	½ of 1%, \$500 min.
Courier; Telex / Swift messages	\$60
Amendments	Charged separately, by arrangement
Acceptance Fee / deferred payment Fee	2% P.A. - \$200 min.
Assignment of Proceeds	½ of 1%, \$500 min.

COLLECTION SERVICES

Documentary	0.250% or \$250 min.
Out of pocket expenses	As necessary

OTHER SERVICES

Account Research Requests	
Request Research	\$50 per hour
Photocopies / Copies of statements	\$5 per page
Closed accounts document retrieval	\$50 per document
Beneficial Owner Certification*****	\$1500 per annum
Courier (per item)	
Domestic	\$35
International to the Americas and Europe	\$65
Other destinations	By arrangement
Notary Services	
Documents	\$25
Brazilian consulate	\$50
Returned Mail	\$15 per month
Special Mailing Services / Hold Mail	\$500 per annum
Safe Deposit Boxes	By size, starting at \$75 per annum
<i>Safe Deposit Boxes are not FDIC insured</i>	
Key Deposit	\$50
Key Replacement	\$25
Drilling into safe deposit box	\$500
Late payment	\$10 per month

End Notes

(**) When an account becomes overdrawn, fees apply to overdrafts created by check, in-person withdrawal, or other electronic means.
 (***) You may request to have all accounts on which you sign to be linked.
 (****) The International Business Account fee will be charged up front at account opening and annually thereafter.
 (*****) The Beneficial Owner Certification fee will be charged up front at account opening and annually thereafter.