



Areti Bank International Inc.

Fees, Rates & Charges

	Personal Banking			Business Banking	
	Virtue Checking Account	Virtue Saving Account	Zustennials Saving Account	Impact Checking Account	Impact Saving Account
Onboarding Fee	None	None	None	None	None
Required Initial Deposit	None	None	None	None	None
Monthly Maintenance Fee	None	None	None	None	None
Min. Monthly Avg. Balance Required ⁽¹⁾	None	None	None	None	None
*Annual Percentage Yield (APY)	None	Yes (3,45%)	Yes (4,50%)	None	Yes (3,45%)
Min. Balance to obtain the APY*	None	\$500	\$50	None	\$500
Transaction Limitations ⁽³⁾	Unlimited	6	6 ⁽²⁾	Unlimited	6
Multicurrency	Yes	Yes	No	Yes	Yes

Transactional Fees		Other Charges and Fees	
Internal Transfers	\$0	Bank Reference	\$10
Incoming Wires (USD)	\$25	Bank Confirmation	\$10
Outgoing Wires (USD)		Bank Statement ⁽⁴⁾	\$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	N/A
Outgoing Wires (EUR)		Dormant Account Fee ⁽⁵⁾	\$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 ⁽⁶⁾	\$10 each
Transfer Cancellation	\$10	Overdrafts	N/A
Transfer Confirmation (Swift Copy)	\$10	Currency Exchange	0,60%



Certificates of Deposit				
Term	APY*	Minimum to Open		Early Withdrawal Penalty
		Personal	Business	
06 Months	4,25%	\$500	\$1,000	5 Months of Interest
12 Months	5,50%	\$500	\$1,000	6 Months of Interest
18 Months	5,25%	\$500	\$1,000	6 Months of Interest
24 Months	5,05%	\$500	\$1,000	6 Months of Interest

- (1) Means the amount you must maintain as minimum average daily balance to avoid charges.
- (2) 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.
- (3) Limited to daily \$100 withdrawal.
- (4) Bank Statements are free from Areti Online, if you request a physical Bank Statement it has this cost.
- (5) Dormant account condition: 730 days without movements.
- (6) 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 Account Banking Agreement between Areti Bank International Inc. ("Areti Bank") and you as a Customer. PLEASE READ THE 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.