

Change in Terms Notice Effective Date March 1, 2021

January 15, 2021

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

Dear Valued Customer:

Starting March 1, 2021 *International Courier fee* will be increasing. 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*. Unless otherwise noted, all other current fees remain unchanged. Please consider this notice as an amendment to your account terms and conditions.

The change will impact your account as follows:

Description	Before	Effective March 1, 2021
International Courier fee	Old Courier fee per delivery	New courier fee per delivery
(per delivery)	\$70.00	\$130.00

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

Effective March 1, 2021 Member FDIC