

Schedule of Fees & Services

Wire Transfers

Payment to a beneficiary at a US Bank	US \$60.00
Payment to a beneficiary outside the US	US \$75.00
Incoming funds transfers – foreign	US \$10.00
Issuance of our check to a domestic beneficiary	US \$10.00
Tracing	US \$140.00

Deposit Accounts

Monthly maintenance of account	US \$10.00 below DDA US \$3,000 balance. An additional US \$15.00 below DDA US \$1,000 balance. US \$25.00 below Regular Savings US \$500 balance Non-US DDA Accounts are charged 15.00 monthly in the currency of the account
Dormant Account	No activity for 18 months US \$20.00 annually
Inactive Account	No activity for 12 months US \$10.00 annually
Hold Statements	US \$25.00 annually
Non-Sufficient funds (per item)	US \$20.00 plus correspondent bank charges
Uncollected funds (per item)	US \$20.00 plus correspondent bank charges
Interest on overdraft balance	(unauthorized overdraft) 24% (minimum US \$25.00)
Internal Transfer (per occurrence)	US \$5.00
Copy of statement or items/snapshot statement	US \$5.00
Account closed within three months of opening	US \$75.00
Account closed within six months of opening	US \$50.00
Reference Letter (each)	US \$25.00

Ebanking

Account Access US \$10.00 per user

Other

Bill Payment – Standing Orders US \$10.00 monthly
Interest on uncollected balance none
Re-deposited items (per items) none
Deposit correction (per occurrence) none
Balance Inquiry none
Non-Refundable Application Processing Fee US \$25.00

This Schedule of Fees and Services is not binding to the Bank and may be changed without prior notice at the sole discretion of Heritage International Bank & Trust Limited