

**SCHEDULE OF FEES AND CHARGES (EFFECTIVE April 1, 2024)**

All fees and charges are subject to change at the Bank's sole and absolute discretion.

SERVICES	CHARGES
<b>DEPOSIT SERVICES</b>	
Account Balance Audit Confirmation (per reply)	\$100
Certification of Balance	\$20
Certified Check	\$30
Business Account Checkbook Printing	Out of pocket expense + handling fee \$30.00
Personal Account Checkbook Printing	Out of pocket expense + handling fee \$20.00
Check Copy	\$10
Inward Check Collection	\$80
Inward Check Collection + SWIFT Advice Collecting Bank	\$100
Outward Check Collection	\$80
Deposit Check Returned	\$40
Check Returned By Our Bank	\$40
Statement Copy	\$10
Stop Payment	\$30
Stop Payment + Facsimile Advice	\$35
Stop Payment + SWIFT Advice	\$50
Fax Service	\$10 for first 10 pages; any additional pages @\$2 each; minimum charges \$10
Overdraft (day of occurrence, besides overdraft interest)	\$35
Overdraft Interest	2% over prime rate
Uncollected Fund (per check paid)	\$50
Abandoned Property (before balance transfer to NYS)	\$50
Deposit A/C Below Minimum Balance Requirement (monthly average balance) below which is subject to monthly fee	
- Local Business Checking Account (US\$3,000)	\$50
- Overseas Business Checking Account (US\$2,000)	\$20
- Business Saving Account (US\$2,000)	\$20
- Personal Checking Account (US\$500)	\$10
- Personal Saving Account (US\$500)	\$10
- Personal No-Passbook Saving Account (US\$500)	\$10
Legal Papers-for each court order, restraining notice, levy or other legal paper that requires us to put a hold on your account or to pay out money from your account to someone else	\$100
<b>REMITTANCE SERVICES</b>	
Cashier Check	Free (to account holder) \$30 (to 3rd party)
Foreign Currency Demand Draft	\$50
Incoming Remittance	\$20 (to branch customer) \$30 (forward to SCB & SCSB)
Outgoing Remittance (Domestic / Within U.S.)	\$30
Outgoing Remittance (International / Outside U.S.)	\$50
Amendment	\$40
Tracer	\$40
Funds Return	\$40