

Personal Accounts: Schedule of Fees and Charges
Effective: August 1, 2017

Cashier's Check (per check)

<i>SBIC Customer</i>	\$5.00
<i>Non-Customer</i>	\$10.00 (On - Us Check Exchange Only)

Miscellaneous Fees

<i>InstantPay Item Fee</i>	\$1.50 per item
<i>Dormant Inactivity Fee</i>	\$2.00 per month (excluding savings accounts)
<i>Escheatment Notice</i>	\$2.00
<i>Check Collection</i>	\$20.00 per collection
<i>Legal Process</i>	\$125.00
<i>Copies</i>	\$3.00 per sheet
<i>Record Research</i>	\$25.00 per hour (minimum \$25.00)
<i>Balance Information Reporting</i>	\$15.00 per month
<i>Balance Certification</i>	\$10.00 per letter
<i>Deposited Return Item Fee</i>	\$10.00 per item
<i>Stop Payment Order</i>	\$10.00 per item (new or renewal)
<i>ATM/Debit Card Replacement</i>	\$10.00
<i>Expedited Delivery of ATM Card</i>	\$75.00
<i>Overnight Delivery of ATM Card</i>	\$125.00
<i>Escheatment Notice</i>	\$2.00
<i>Standing Order Instruction</i>	\$5.00 per transaction
<i>Interest on Temporary Overdraft</i>	18% on overdraft balance (Business clients only)
<i>Counter Check</i>	\$5.00 per check
<i>Overdraft Fee</i>	\$35.00 per item (maximum five items) created by checks, in-person withdrawals, ATM withdrawals, or other electronic means
<i>Returned Item Fee</i>	\$35.00 per item (maximum five items)

Safe Deposit Boxes

<i>Key Deposit</i>	\$25.00 per key
<i>Drilling for Lost Keys</i>	\$175.00
<i>Drilling for Non-Payment</i>	\$200.00
<i>3" x 5" Safe Deposit Box</i>	\$50.00 per year
<i>5" x 5" Safe Deposit Box</i>	\$60.00 per year
<i>3" x 10" Safe Deposit Box</i>	\$70.00 per year
<i>5" x 10" Safe Deposit Box</i>	\$75.00 per year
<i>7" x 10" Safe Deposit Box</i>	\$80.00 per year
<i>10" x 10" Safe Deposit Box</i>	\$120.00 per year

Fedline Wire Transfers

<i>Outgoing Domestic</i>	\$30.00
<i>Outgoing International</i>	\$40.00
<i>Incoming Wires</i>	\$20.00

Remittance to India

OUTGOING	
In branch	
<i>US Dollar or Rupee Remittance</i>	\$15.00
<i>Rupee Remittance</i>	Free with average monthly balance of \$5K or above Free if remittance is \$50K or greater
Online	
<i>Internet US Dollar or Rupee Remittance</i>	Free
INCOMING	
<i>Incoming SWIFT Remittance</i>	\$20.00

Documentary Collection

<i>Documents Against Acceptance</i>	\$110.00
<i>Documents Against Payment</i>	\$90.00
<i>Return Unpaid</i>	\$100.00
<i>B/L Endorsement</i>	\$30.00
<i>Partial Payment</i>	\$50.00 per payment
<i>Maintenance of Unpaid Item</i>	\$40.00 per month (after 30 days)

NRI Services

<i>Life Certificate Attestation Fee</i>	\$10.00 per certificate
<i>NRI Application Attestation & Verification</i>	\$25.00 per application
<i>Home Loan or Any Other Document Attestation Fee</i>	\$10.00 per document (maximum of \$150.00)