

## DEPOSIT ACCOUNT & REMITTANCE CHARGES FEE SCHEDULE

Services Description	Fees	Unit: USD
<b>Deposits Service Charges</b>		
Account closed within three months after initial deposit	\$10.00	
Returned Check Charged against Checking Account w/FCB (Paid with Overdraft or Non-paid)	\$35.00 per check returned plus postage (DHL/USPS express mail actual cost)	
Deposited Itemed Returned (from other bank)	\$35.00 per item	
Statement Copy Request	\$3.00 per copy	
Certificate/Verification of Account Balance	\$20.00 per account (up to 2 copies, \$5 for each extra copy)	
Stop Payment (Every 6 months)	\$10.00 per check	
Purchase of FCB Bank Check	\$5.00 per check	
Cancellation of Purchased Bank's Check	\$5.00 per check	
Stop Payment of Purchased Bank's Check (Every 6 months)	\$10.00 per check	
e-Banking OTP Token Manufacturing cost (new or re-issue)	\$20.00 per token	
Uncollected Funds - Interest on utilization of bank funds or on overdraft is minimum \$5 per day OR FCB prime rate plus 2% whichever is higher.	\$5.00 minimum per day	
Retrieval of Account Records *Actual cost: a) \$1.00 per page copy, and b) Reimbursement of bank's staff-at-work by hour rate for each research.	*Actual cost plus \$5.00 per box Needs to be opened. Minimum \$5.00 per research	
<b>Wire Transfer/Remittance Service Charge</b>		
A. Outward Remittance (T/T): Customer has A/C with Guam Br. Customer has no A/C with Guam Br. Amendment or Cancellation	Per Application: Cable Fee: \$45.00 plus Commission Fee: \$25.00 Cable Fee: \$50.00 plus Commission Fee: \$40.00 Cable Fee: \$35.00 plus Commission Fee: \$25.00	
B. Inward Remittance \$50,000.00 and below \$50,000.00 Over	Commission Fee: \$10.00 Commission Fee: \$20.00	

\*\* SUBJECT TO CHANGE WITHOUT FURTHER NOTICE\*

NOT FDIC INSURED

TERMS AND CONDITIONS FOR OPENING DEPOSIT ACCOUNT			
Type of Account	Minimum Opening Deposit (USD or Equivalent)	Method of Computation and Payment of Interest	Service Charges and Requirements
* Guam Resident Or Non-Resident	Checking	\$1,000	No Interest Paid Daily collected balance \$1,000 or more ..... No maintenance fee Otherwise..... \$10 per statement cycle plus \$0.25 per check
	Saving	\$500	Simple interest calculated on a 365-365-day basis, payable quarterly. No interest will be given if..... 1) Daily collected balance below \$500; or 2) Account is inactive for 5 years. Daily collected balance \$500 or more ..... No maintenance fee Otherwise..... \$15 collected quarterly If fees exceed account balance, the balance is reduced to zero and the account may be subjected to close.
	Time Deposits	\$10,000	1. Rates set by the bank at the beginning of term and fixed for term. 2. Simple interest calculated on 365-day basis. 3. Paid upon maturity of term as customer's choice, minimum term is 1 month and up to maximum term of 1 year. Term for currency other than USD will be up to 3 months only. <b>NO SERVICE CHARGE</b> <i>EARLY WITHDRAWAL PENALTY</i> If any part of the time deposit is withdrawn before the maturity date, a portion or all of your interest earned will be deducted as early withdrawal penalty. If the period of funds kept on deposit ..... 1) is less than 30 days, all the interest earned will be forfeited. 2) is 30 days or more but is less than 60 days, the interest rate shall be the rate quoted for the term of 1 month of the date the account was opened and 20% of the interest earned will be forfeited. 3) is 60 days or more but is less than 90 days, the interest rate shall be the rate quoted for the term of 2 months of the date the account was opened and 20% of the interest earned will be forfeited. 4) is 90 days or more but is less than 180 days, the interest rate shall be the rate quoted for the term of 3 months of the date the account was opened and 20% of the interest earned will be forfeited. 5) is 180 days or more but is less than 365 days, the interest rate shall be the rate quoted for the term of 6 months of the date the account was opened and 20% of the interest earned will be forfeited.

\*The Guam Banking Code 30927.1.(2):The balance of any resident's deposit shall not be exceeded the larger of the total current indebtedness of the Depositor running to the Bank or the largest amount of such indebtedness outstanding on any day during the previous calendar month.