

ECAB RATES & CHARGES

CURRENT ACCOUNTS

<u>Regular Current Account</u>	(ECD)
Minimum Opening Balance	\$100.00
Account Falling Below Minimum Balance	\$35.00
Monthly Service Fee	\$20.00
Cheques (15 free)	\$1.25 thereafter per cheque

<u>Silver Rewards Current Account (60 plus)</u>	(ECD)
No Minimum Deposit	-
No Monthly Service Charge	-
Account Falling Below Minimum Balance	\$35.00

<u>Silver Rewards Cheque Book Charges (plus stamp duty)</u>	(ECD)
24 page – Flat Charge	\$17.00
48 page – Flat Charge	\$30.00
99 page – Flat Charge	\$51.00
Stamp Duty (per cheque)	\$0.20

<u>USD Current Account – No Cheque Book</u>	(USD)
Minimum Deposit to Open	\$400.00
Account Falling Below Minimum Balance	\$35.00
Monthly Service Fee	\$7.41
Withdrawals (2 free)	\$1.00 thereafter per debit

<u>Business Current Account</u>	(ECD)
Minimum Opening Balance	\$300.00
Account Falling Below Minimum Balance	\$35.00
Monthly Service Fee	\$20.00
Cheques (15 free)	\$1.50 thereafter per cheque

<u>Escrow Master Current Account</u>	(ECD)
Minimum Deposit	\$300.00
Account Falling Below Minimum Balance	\$35.00
Monthly Service Fee	\$20.00
Cheques (15 free)	\$1.50 thereafter per cheque

<u>Escrow Client Current Account</u>	(ECD)
No Minimum Deposit	-
Monthly Service Fee	\$20.00
Cheques (15 free)	\$1.50 thereafter per cheque

<u>Current Account Services</u>	(ECD)
NSF/Return Cheque Charge	\$75.00
Cash Management	\$5.00
Stop Payment Order	\$30.00
Dishonoured Cheque Returned	\$50.00
Dormant Account Notice Fee (Annually)	\$15.00
Dormant Account Reactivation Fee	\$10.00
Manual Internal Transfers (fax/tel/written instructions)	\$10.00
Do Not Mail/Hold Mail Charge Monthly	\$20.00
Third Party Cheques Cashed	\$15.00
Account Closed within 1 month	\$50.00
Account Closed within 3 months	\$50.00
Account Closed within 6 months	\$30.00

<u>Cheque Book Charges (plus stamp duty)</u>	(ECD)
24 page – Flat Charge	\$20.00
48 page – Flat Charge	\$35.00
99 page – Flat Charge	\$60.00
Stamp Duty (per cheque)	\$0.20

<u>Overdrafts</u>	(ECD)
Service Charge/Set Up Fee	1% min. \$250.00
Annual Renewal Fee	1% min.\$250.00
NSF Charge (per item)	\$75.00

CURRENT ACCOUNTS (CONT'D)

<u>Overdrafts cont'd</u>	(ECD)
Overdraft Excess Fee	5.00% p.a. above the approved rate; minimum \$35.00
Unauthorized Overdraft Fee	15% p.a. min. \$35.00

SAVINGS ACCOUNTS

<u>Regular Savings Account (ATM Card Only)</u>	(ECD)
Minimum Deposit to Open Account	\$50.00
Interest Rate	2.00% p.a.
Account Falling Below Minimum Balance	\$5.00
Inbranch Withdrawals/Debits (3 free)	\$3.00 thereafter

<u>Statement Savings Account (Debit Card Only)</u>	(ECD)
Minimum Deposit to Open Account	\$200.00
Interest Rate	2.00% p.a.
Account Falling Below Minimum Balance	\$5.00
Inbranch Withdrawals/Debits (3 free)	\$3.00 thereafter

<u>Silver Rewards Savings Account (Debit Card Only)</u>	(ECD)
Minimum Deposit to Open Account	\$200.00
Interest Rate	2.00% p.a.
Inbranch Withdrawals/Debits	FREE

<u>Super Savings Account (Interest Bearing)</u>	(ECD)
Minimum Deposit to open account	\$1,000.00
Minimum Deposit	\$500.00
Interest Rate (\$1000.00 min must be maintained)	2.00% p.a. - 2.25% p.a.
Withdrawals (1 free per quarter)	\$35.00 thereafter

<u>Smart Start Saving Account (Children of the ages 7 – 18)</u>	(ECD)
Minimum Deposit	\$20.00
Interest Rate	2.25% p.a.
Inbranch Withdrawals/Debits	FREE

<u>College Savings Account</u>	(ECD)
Minimum Deposit to Open Account	\$500.00
Interest Rate	2.25% p.a.

<u>Home Savings Account</u>	(ECD)
Minimum Deposit to Open Account	\$100.00
Interest Rate	2.25% p.a.

<u>Retirement Savings Account</u>	(ECD)
Minimum Deposit to Open Account	\$100.00
Interest Rate	2.50% p.a.

<u>General Savings Account Services</u>	(ECD)
Account Closed within 1 month	\$50.00
Account Closed within 3 months	\$50.00
Account Closed within 6 months	\$30.00
Manual Internal Transfers (fax/tel/written instructions)	\$10.00
Dormant Account Notice Fee	\$15.00
Dormant Account Reactivation Fee	\$10.00
Third Party Withdrawals (except for Seniors/Physically Challenged)	\$15.00

AUDIT CONFIRMATIONS & ACCOUNT QUERIES

	(ECD)
Current Month - Over 5 years	\$50.00-\$250.00

STATEMENTS

	(ECD)
Interim Statements	\$20.00
Statement/Reference for Embassy/Banks/Other	\$40.00

ECAB RATES & CHARGES

CARD SERVICES

VISA Credit Cards

Charge (USD)	Gold (USD)	Platinum (USD)	Infinite (USD)	Business (USD)
Membership Fee:				
Primary	\$50.00	\$70.00	\$120.00	\$75.00
Secondary	\$25.00	\$35.00	\$60.00	\$75.00
Card Replacement	\$20.00	\$30.00	\$30.00	\$20.00
Late Fees	\$20.00	\$30.00	\$40.00	\$30.00
Over Limit Fee	\$20.00	\$25.00	\$30.00	\$25.00
Cash Advance	2.00% min. \$ 5.00	2.50% min \$10.00	2.50% min \$10.00	2.50% min \$10.00
Limit Adjustment Fee	\$15.00	\$15.00	\$15.00	\$15.00
Immediate Credit Fee	\$5.00	\$5.00	\$5.00	\$5.00
NSF - ATM/POS Denial Fee - Other Banks	\$1.30	\$1.30	\$1.85	\$1.30
Currency Conversion Fee	1.00%	1.50%	2.50%	1.50%
Transaction Printout Fee (per sheet)	\$5.00	\$5.00	\$5.00	\$5.00
Interim Statement Printout	\$5.00	\$5.00	\$5.00	\$5.00
Emergency Replacement Card	\$100.00	\$100.00	\$100.00	\$100.00
Minimum Payment	5.00%	5.00%	5.00%	5.00%
Add'l Statement Request (per sheet)	\$5.00	\$5.00	\$5.00	\$5.00
Interest Rates:				
Secured	17.96% p.a.	19.96% p.a.	21.96% p.a.	19.96% p.a.
Partially Secured	18.96% p.a.	20.96% p.a.	22.96% p.a.	20.96% p.a.
Unsecured	19.96% p.a.	21.96% p.a.	23.96% p.a.	21.96% p.a.

Visa Pre-paid Card

Maintenance	(USD)	\$200.00 - \$2,000.00
Initial Purchase/Renewal		\$15.00
Card load/Reload fee		\$5.00
Cash Advance		2.00% minimum \$ 5.00
Transaction Printout		\$2.00
Replacement Card		\$20.00

Visa & MasterCard Debit Card

Replacement Card	(ECD)	\$55.00
Emergency/Rush Card		\$80.00
Transaction Fee @ ECAB ATMs & POS terminals		\$0.00
Transaction Fee @ Non-ECAB ATMs		2.50% minimum \$27.00
Cash Advance Fee		2.50% minimum \$27.00
Daily ATM Limits		\$5,400.00
Daily Point of Sale		\$8,100.00
Cash Advance Limit		\$5,400.00
Currency Conversation Rate		2.00%
NSF - ATM/POS Denial Fee - Other Banks		\$1.50

NIGHT SAFE FACILITIES

Annual Service Charge	(ECD)	\$150.00
Canvas Bags		\$150.00 per bag
Disposable Bags		\$2.50 per bag

Replacement & Repairs

Canvas Wallet Key	\$50.00
Canvas Wallet	\$150.00
Lost/Broken Night Trap Door Key	\$50.00
Lost/Broken Canvas Wallet Key	\$50.00
Additional Key	\$50.00
Additional Wallet	\$85.00
Over the Counter Processing	\$25.00
Cancellation	Prorated monthly

FOREIGN EXCHANGE SERVICES

<u>Cheques/Drafts</u>	(ECD)
Local	\$30.20
Foreign currency	\$30.20
Stop Payment on local drafts	\$30.00
Stop Payment on foreign drafts	\$100.00
Foreign Cheque Clearing - Canadian	\$25.00 plus stamp duty
Foreign Cheque Clearing - Other Currencies	\$5.00 plus stamp duty
Trace on Foreign Drafts/Cheques	\$100 plus bank charge

Standing Orders

Loan Payments	Free
Internal Orders – Between Accounts	\$5.00
External Orders – Local Vendors Via EFT	\$15.00
External Orders – Local Vendors Via Draft	\$25.00
External Orders – Wire transfer overseas	\$30.00 plus wire fees

CERTIFICATE OF DEPOSIT

Fixed (EC) CD

Interest Rate Ranges	0.40 p.a. - 2.00% p.a.
Terms	3 months - 12 months.

Minimum Opening Balance	\$5,000.00
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Fixed (USD) CD

Interest Rate Ranges	0.25% p.a. - 0.75% p.a.
Terms	6 months - 12 months

Minimum Opening Balance	\$2,000.00
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Flex (EC) CD

Interest Rate Ranges	1.50% p.a. - 1.75% p.a.
Term	12 months

Minimum Opening Balance	\$5,000.00
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Withdrawal above 25% limit

up to 90 days	1 month interest
up to 180 days	2 months interest
Over 180 days	3 months interest

Early Termination

Less than 90-Days	Forfeit Interest
More than 90-Days	3 months interest

WIRE TRANSFER

<u>Outgoing</u>	(ECD)
Regional Transfers	Online \$50.00 In Branch \$75.00
USA & Canada	Online \$100.00 In branch \$125.00
All other countries	Online \$100.00 In Branch \$150.00
Customer Requested Investigations & Adjustments (US\$200)	\$540.00

Incoming

To credit on our books	\$20.00
To credit account held at Another Bank	\$30.00
Payable on Presentation of Photo ID	\$40.00
Customer Requested Investigations & Adjustments (US\$200.00)	\$540.00

PAYMENT SERVICES

<u>Electronic Processing (EFT Payroll or Other Payments)</u>	(ECD)
Operational Fee (per list)	\$5.00
Transaction Fee (per payment)	\$1.00

Electronic Funds Transfer (EFT) (Single Payments)

Online Transaction Fee (per payment)	\$1.00
In Branch Transaction Fee (per payment)	\$5.00

Electronic Processing (Electronic File Non-EFT)

Operational Fee (per list)	\$100.00
Transaction Fee	\$5.00
Late submission	\$30.00

Manual Processing

Operational Fee (per list)	\$100.00
Transaction Fee - ECAB (per payment to account)	\$5.00
Transaction Fee - Other Banks or payment in cash	\$10.00
Late submission	\$30.00