

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	\$15.00
Cheques (15 free)	\$1.00 thereafter per cheque
<u>Business Current Account</u>	(ECD)
Minimum Opening Balance	\$300.00
Account Falling Below Minimum Balance	\$35.00
Monthly Service Fee	\$15.00
Cheques (15 free)	\$1.00 thereafter per cheque
<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	\$5.56
Withdrawals (2 free)	\$1.00 thereafter per transaction
<u>Escrow Master Current Account</u>	(ECD)
Minimum Deposit	\$500.00
Account Falling Below Minimum Balance	\$35.00
Monthly Service Fee	\$15.00
Cheques (15 free)	\$1.00 thereafter per cheque
<u>Escrow Client Current Account</u>	(ECD)
No Minimum Deposit	-
Monthly Service Fee	\$15.00
Cheques (15 free)	\$1.00 thereafter per cheque
<u>Current Account Services</u>	(ECD)
NSF/Return Cheque Charge	\$75.00
Cash Management	\$5.00
Stop Payment Order	\$25.00
Dishonoured Cheque Returned	\$25.00
Dormant Account Notice Fee (Annually)	\$5.00
Dormant Account Reactivation Fee	\$10.00
Manual Internal Transfers (fax/tel/written instructions)	\$10.00
Do Not Mail/Hold Mail Charge Monthly	\$5.00
<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% minimum \$200.00
Annual Renewal Fee	1% minimum \$200.00
NSF Charge (per item)	\$75.00
Overdraft Excess Fee/ Unauthorized Overdraft Fee	18.00% p.a. minimum \$35.00

SAVINGS ACCOUNT

<u>Regular Savings Account</u>	(ECD)
Minimum Deposit to Open Account	\$100.00
Interest Rate	2.00% p.a.
Account Falling Below Minimum Balance	\$5.00
<u>Statement Savings Account</u>	(ECD)
Minimum Deposit to Open Account	\$100.00
Interest Rate	2.00% p.a.
Account Falling Below Minimum Balance	\$5.00
<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.
<u>Smart Start Saving Account Children of the ages 7 – 18</u>	
Minimum Deposit	\$20.00
Interest Rate	2.25% p.a.
<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	\$35.00
Account Closed within 3 months	\$25.00
Account Closed within 6 months	\$15.00
Manual Internal Transfers (fax/tel/written instructions)	\$10.00
Dormant Account Notice Fee	\$5.00
Dormant Account Reactivation Fee	\$10.00

WIRE TRANSFER

<u>Outgoing</u>	(ECD)
Regional Transfers	\$50.00
USA & Canada	\$75.00
All other countries	\$90.00
Research Fee (US\$75.00)	\$202.50
<u>Incoming</u>	
To credit on our books	\$15.00
To credit account held at Another Bank	\$30.00
Payable on Presentation of Photo ID	\$40.00
Research Fee (US\$75.00)	\$202.50

FOREIGN EXCHANGE SERVICES

<u>Cheques/Drafts</u>	(ECD)
Local	\$20.20
Foreign currency	\$20.20
Stop Payment on local drafts	\$25.00
Stop Payment on foreign drafts	\$60.00
<u>Standing Orders</u>	
Loan Payments	Free
Internal Orders – Between Accounts	\$5.00
External Orders – Local Vendors	\$15.00
External Orders – Wire transfer overseas	\$15.00 plus wire fees

STATEMENTS

	(ECD)
Interim Statements	\$10.00
Statement for Embassy	\$20.00

NIGHT SAFE FACILITIES

	(ECD)
Annual Service Charge	\$120.00 per bag
<u>Replacement & Repairs</u>	
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

SAFE DEPOSIT BOXES

	(ECD)
XSmall – 1 ½ x 5 x 24	\$120.00
Small – 5 x 3 x 20	\$130.00
Small Medium – 5x 5 x 20	\$140.00
Medium – 10 x 3 x 20	\$150.00
Large – 10 x 5 x 20	\$175.00
XLarge – 10 x 11 x 20	\$250.00
Number of free Visits	2 per month
Additional Visits	\$5.00
Broach Box (drilling of box)	\$300.00 minimum
	plus cost of replacement and other expenses incurred
Replacement/Lost Keys	\$200.00
Listing of contents or any other service	\$60.00

CARD SERVICES

<u>VISA Credit Cards</u>	(USD)
Membership fee (Classic)	Primary \$40.00 Secondary \$20.00
Membership fee (Gold)	Primary \$50.00 Secondary \$25.00
Membership fee (Business)	Primary \$100.00 Secondary \$50.00
Card replacement Cost	\$20.00
Limit adjustment fee	\$15.00
Over limit fee	\$15.00
Immediate credit fee	\$5.00
Transaction Printout Fee (per sheet)	\$5.00
Interim Statement Printout	\$5.00
Emergency Replacement Card	\$100.00
Late Fees	\$20.00
Minimum Payment	5.00%
Additional Statement Request (per sheet)	\$5.00
Cash Advance	2.00% minimum \$5.00
Interest Rates:	Secured 15.96% p.a. Unsecured 19.96% p.a.

<u>Merchant Services</u>	
Discount Rates as agreed between Merchant/Management	
<u>Pre-paid Card</u>	(USD)
Maintenance	\$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
<u>Debit Card - Classic</u>	(ECD)
Replacement Card	\$25.00
Emergency/Rush Card	\$30.00
Transaction Fee @ ECAB ATMs & POS terminals	\$0.00
Transaction Fee @ Non-ECAB ATMs	2.00% minimum \$10.00
Cash Advance Fee	2.00% minimum \$10.00
Daily ATM Limits	\$2,700.00
Daily Point of Sale	\$5,400.00
Cash Advance Limit	\$2,700.00
Currency Conversation Rate	1.50%

PAYROLL SERVICES

<u>Electronic Processing</u>	(ECD)
Operational Fee (per payroll list)	\$5.00
Transaction Fee	\$1.00
(per payment to employee's account internally or with another bank)	
<u>Manual Processing</u>	(ECD)
Operational Fee (per payroll list)	\$25.00
Transaction Fee	\$1.50
(per payment to employee's account internally or with another bank)	

CERTIFICATE OF DEPOSIT

<u>Fixed (EC) CD</u>	
Interest Rate Ranges	2.00% p.a. - 2.50% p.a.
Minimum Opening Balance	\$5,000.00
<u>Fixed (USD) CD</u>	
Interest Rate Ranges	0.25% p.a. - 0.75% p.a.
Minimum Opening Balance	\$2,000.00
Early Termination	Forfeit interest
<u>Flex (EC) CD</u>	
Interest Rate Ranges	2.00% p.a. - 2.25% p.a.
Minimum Opening Balance	\$5,000.00 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	Forfeit Interest
less than 90-Day Period	Calculate to Min. Savings Rate
more than 90-Day Period	

AUDIT CONFIRMATIONS & ACCOUNT QUERIES

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