

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% minimum \$250.00
Annual Renewal Fee	1% minimum \$250.00
NSF Charge (per item)	\$75.00
Overdraft Excess Fee	5.00% p.a. above approved rate; Minimum \$35.00
Unauthorized Overdraft Fee	15% p.a. minimum \$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>	
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

WIRE TRANSFER

<u>Outgoing</u>	(ECD)
Regional Transfers (Non-EFT)	\$60.00
USA & Canada	\$100.00
All other countries	\$125.00
Customer Requested Investigations & Adjustments (US\$200.00)	\$540.00
<u>Incoming</u>	
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

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
<u>Standing Orders</u>	
Loan Payments	Free
Internal Orders – Between Accounts	\$5.00
External Orders – Local Vendors	\$25.00
External Orders – Wire transfer overseas	\$30.00 plus wire fees

STATEMENTS

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

NIGHT SAFE FACILITIES

	(ECD)	
Annual Service Charge	\$150.00	
Canvas Bags	\$150.00 per bag	
Disposable Bags	\$2.50 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	\$10.00	
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

	(USD)	
<u>VISA Credit Cards</u>		
Membership fee (Classic)	Primary	\$40.00
	Secondary	\$20.00
Membership fee (Gold)	Primary	\$50.00
	Secondary	\$25.00
Membership fee (Business)	Primary	\$75.00
	Secondary	\$75.00
Card replacement Cost		\$20.00
Limit adjustment fee		\$15.00
Over limit fee (Classic)		\$25.00
Over limit fee (Gold)		\$25.00
Over limit fee (Business)		\$25.00
NSF - ATM/POS Denial Fee - Other Banks (Classic)		\$1.00
NSF - ATM/POS Denial Fee - Other Banks (Gold and Business)		\$1.30
Immediate credit fee		\$5.00
Transaction Printout Fee (per sheet)		\$5.00
Interim Statement Printout		\$5.00
Emergency Replacement Card		\$100.00
Late Fees (Classic and Gold)		\$20.00
Late Fees (Business)		\$30.00
Minimum Payment		5.00%
Additional Statement Request (per sheet)		\$5.00
Cash Advance (Classic and Gold)		2.00% minimum \$5.00
Cash Advance (Business)		2.50% minimum \$10.00
Interest Rates (Classic and Gold):	Secured	17.96% p.a.
	Partially Secured	18.96% p.a.
	Unsecured	19.96% p.a.
Interest Rates (Business):	Secured	19.96% p.a.
	Partially Secured	20.96% p.a.
	Unsecured	21.96% p.a.

<u>Visa 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>Visa Debit Card - Classic</u>	(ECD)
Replacement Card	\$35.00
Emergency/Rush Card	\$50.00
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 Conversion Rate	1.50%
NSF - ATM/POS Denial Fee - Other Banks	\$1.00

PAYMENT SERVICES

<u>Electronic Processing (ECACH EFT)</u>	(ECD)
Operational Fee (per list)	\$5.00
Transaction Fee	\$1.00
(per payment to employee's account internally or with another bank)	
<u>Electronic Processing (Electronic File – Non-EFT) (ECD)</u>	
Operational Fee (per list)	\$20.00
Transaction Fee	\$2.00
(per payment to employee's account internally or with another bank)	
Late submission	\$30.00
<u>Manual Processing</u>	(ECD)
Operational Fee (per list)	\$100.00
Transaction Fee - ECAB (per payment to employee's account)	\$5.00
Transaction Fee - Other Banks (per payment to employee's account)	\$10.00
Late submission	\$30.00

CERTIFICATE OF DEPOSIT

<u>Fixed (EC) CD</u>	
Interest Rate Ranges	2.00 p.a. - 2.15% 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
<u>Flex (EC) CD</u>	
Interest Rate Ranges	2.00% p.a.
Minimum Opening Balance	\$5,000.00
<u>Withdrawal above 25% limit</u>	
up to 90 days	1 month interest
up to 180 days	2 months interest
Over 180 days	3 months interest
<u>Early Termination</u>	
Less than 90-Days	Forfeit Interest
More than 90-Days	3 months interest

AUDIT CONFIRMATIONS & ACCOUNT QUERIES

Current Month - Over 5 years	\$50.00-\$250.00
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