

Service Charge Schedule

DEPOSIT ACCOUNTS:

Monthly Maintenance Fee

- If average daily balance in business
Checking Account falls below \$3,000..... \$20.00
- If average daily balance in personal
Checking Account falls below \$1,000..... \$10.00
- If average daily balance in business
Statement Saving Account falls below \$1,000..... \$20.00
- If average daily balance in personal
Statement Saving Account and/or in personal
Passbook Savings Account falls below \$500..... \$10.00
- If average daily balance in business
Money Market Account falls below \$3,000..... \$20.00
- If average daily balance in personal
Money Market Account falls below \$1,000..... \$10.00
- If average daily balance in
N.O.W. Account falls below \$1,000..... \$10.00
- If average daily balance in
Business Plus Checking Account falls below \$5,000..... \$20.00

TRANSACTION SERVICES:

- Checkbook Orders (depends on the number and style of checks ordered)
- Counter Checks (per check) \$2.00
- Certified Check..... \$10.00
- Personal Money Order \$5.00
- Official Checks (to all payees)..... \$10.00
Except time deposit withdrawal's check payable to account holder.
- **Stop payment \$30.00**
- Check returned unpaid by us
(if check amount is \$5,000 or over, an extra charge of \$5.50 will be
added as notification fee) \$12.00
- Deposited check returned unpaid (per check)
Personal Account \$10.00
Commercial Account \$20.00
- ACH returned unpaid (per item)
Personal Account \$10.00
Commercial Account \$20.00
- Photocopy of paid check, statement or other documents
(per item/page) \$7.00

- Interim statement \$5.00
- Missing Savings Passbook or Passbook C.D.
(Replacement 30 days after reported) \$15.00
- Notification letter to accountholders for initial legal process include
Restraining Notices and Tax Levies \$20.00
- Legal process including restraining notices, executions, Internal
Revenue Service, Levies or summons and Subpoenas \$80.00
- Any accounts closed within six (6) months of opening \$30.00
- Abandoned Property (per item) \$25.00
or the Permitted Amount by Law
- Daily cash deposit in excess of \$20,000
(for each additional \$1,000) \$0.50
- Daily CNY cash deposit in excess of ¥3,000
(for each additional ¥3,000)..... \$2.00

REMITTANCE FEES:

- **Wire Transfer**
(Commercial Account) **\$40.00**
(Personal Account) **\$35.00**
- Wire Transfer for Euro Commercial Account..... €30.00
- Internet Banking Remittance fee
(Commercial Account /Personal Account) \$18.00
Additional message per word..... \$ 0.50
- Renminbi (CNY) Remittance ¥120.00
- International Demand Draft (DD)..... \$20.00
- Outgoing Remittance Amendment/Correction
Personal Account \$10.00
Commercial Account \$20.00
- Cancellation of remittance and International Demand Draft..... \$20.00
- Stop payment on the purchased International Demand Draft reported
lost by cable/mail \$15.00

ONLINE BILL PAYMENT SERVICE:

- NSF – ACH Debit \$20.00
- Claims/Payment Investigation \$25.00
- Stop and Reissue Check \$15.00
- Check Image Retrieval/Proof of Payment Fee \$10.00

OTHER SERVICES:

- **Debit Card Foreign Transactions fee.....3% of transaction
amount**

- Transactions performed at non-BOCUSA ATMs
Fees may applied from other banks
BOC will reimburse the first 2 surcharges to you per month if you meet the account requirement balance
- Foreign Currency Cash Exchange (per transaction) \$5.00
- Certification Service for account opening at other branches and subsidiaries of Bank of China Limited..... \$100.00
Fee including international express mail fee of \$35
- Account Certification (two copies) \$15.00
- Notary Public (per page) \$2.00
- Protest Fee..... At Cost
- Outgoing collection of clean checks/drafts (per item)..... \$50.00
- Travelers' Check(s) Cashed 0.5% of amount cashed(Min. \$1.00)
- Domestic incoming collection \$20.00
- Coin exchange fee (per roll) \$0.20
- Domestic express mail..... \$25.00
- International express mail \$35.00
- Domestic registered/certified mail \$10.00
- International registered mail..... \$20.00
- Fax charge (domestic): first page..... \$5.00
each additional page \$1.00
- Fax charge (international): first page \$15.00
each additional page \$3.00
- Business ACH ODFI set up fee \$50.00
- Business ACH ODFI processing fee \$25.00

This Service Charge Schedule applies to all accounts denominated in USD, CNY and any other foreign currencies.

This schedule lists fees that may apply to you, depending on the type of account you have and the service you use.

Availability of accounts and services may vary at each branch.

All fees and charges are effective as of 11/5/2018

We reserve the right to change our fees and charges as required by Bank policy and/or by banking regulations.

Notification: for NON- FDIC Insured Branch, your deposit are not federally insured, if the bank fails, the federal government does not guarantee that you will get your money back.