

Cathay Bank
 9650 Flair Drive
 El Monte, CA 91731
 1-800-9CATHAY (1-800-922-8429)

SCHEDULE OF FEES
Business

Account Fees

Account Closing Fee	\$10.00, if within 90 days of account opening
Excess Withdrawal Fee	\$10.00 each
Monthly Maintenance Charge	See account specific Truth in Savings Disclosure
Armored Car/Courier Service	\$30.00 + cost
Deposited Checks Re-cleared	\$3.00 each
Checks Paid	Per product description
Coin Deposited or Paid Out	\$.10 per roll
Currency Deposited (per statement cycle)	
Business Checking, Business Interest Checking, Business Money Market, and Preferred Business Money Market	Initial \$7,500 free of charge; thereafter, \$0.0015 per \$1.00 (or any increment thereof)
Advanced Business Checking	Initial \$10,000 free of charge; thereafter, \$0.0015 per \$1.00 (or any increment thereof)
Other Non-Analysis Business Accounts	\$0.0015 per \$1.00

*Additional Business Acct Fees may apply based on product selected See product descriptions/Truth in Savings Disclosure

Account Research and Copies

Account Research	\$30.00 per hour
Additional or Special Statement	\$5.00 per statement
Check Copy	\$1.00 each
Photocopy	\$1.00 per copy

ATM/Debit Card Services

ATM Withdrawal at Non-Cathay Bank ATM	\$2.00 per withdrawal
ATM Withdrawal at PULSE Select/MoneyPass Surcharge-free ATM	No charge
Foreign Debit/ATM Card Transaction (outside of the US or in a foreign currency)	1% of the Transaction Amount

Collection Items

Domestic Check – Incoming/Outgoing	\$25.00 each
Foreign check – Outgoing	\$40.00 each

Foreign Exchange Processing Fees

Foreign Currency Notes Exchange - Bought/Sold by Bank	\$10.00
Foreign Currency Notes Exchange - Bought/Sold by Bank - Equal to or Less Than \$150.00	\$20.00
Foreign Currency Notes Exchange - Overnight Express Shipping	\$15.00 (additional charge)

Legal/Levies

Attorney Fees	Actual cost per customer need or request
Escheatment Notice (CA/MA)	\$2.00
Failure to Furnish TIN	\$50.00
Legal Process (in addition to research/copy fees)	\$100.00
Signature Endorsement Guarantee	No charge
Verification of Deposit	No charge

Miscellaneous Other Fees

Cashier's Check (available for Customers only)	\$6.00
Check Encashment for Non-Customer (non-payroll)	\$5.00 each
Post-dated Check	\$20.00
Returned Deposited Item (IL only)	\$4.50
Returned Deposited Item	\$5.00
Stop Payment Order/Renewal	\$30.00 per item stopped/renewed
Temporary Checks	\$1.50 each
Travelers Cheques (available for Customers only)	1% of amount purchased

Night Depository

Additional/Replacement Bag	\$25.00
Annual Fee	\$30.00

Overdraft Fees & NSF Returned Item Fees	
Items Paid Against Nonsufficient (NSF) or Uncollected Funds (UCF)	\$30.00 each
Items Returned for NSF/UCF	\$30.00 each
Daily Maximum Fees for NSF/UCF Items Paid Into Overdraft	\$240.00
Daily Maximum Fees for NSF/UCF Items Returned	None
Safe Deposit Box	
See Safe Deposit Box Schedule of Fees	
Transfers	
Telephone Transfer	\$3.00 each
Zero Balance Accounting	\$20.00 per subsidiary account
Wire Transfer	
Incoming Domestic & International Wire	\$10.00 each
Outgoing Domestic Wire	\$30.00 each
Outgoing International Wire (US or foreign currency)	\$40.00 each
Wire Amendment/Cancellation	\$15.00 each
Wire Tracer	\$15.00 each
Book Wire Transfer (between Cathay Accounts)	\$10.00 each
Cathay Business Online Banking	
Outgoing Domestic Wire	\$15.00 each
Outgoing International Wire	\$20.00 each
Zero Balance Accounts (ZBA)	
Monthly Service Charge – Master Account	\$30.00
Monthly Service Charge – Per Subsidiary Account	\$15.00
Loan Sweep	
Monthly Service Charge	\$200.00 per Loan
Cash Management Services	
Information Reporting Services	See Cash Management Schedule of Fees
ACH Origination Services	See Cash Management Schedule of Fees
Account Reconciliation Services	See Cash Management Schedule of Fees
Positive Pay Services	See Cash Management Schedule of Fees