

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

SCHEDULE OF FEES
Consumer

Account Fees

Account Closing Fee	\$10.00, if within 90 days of account opening
Account Closing Fee (Basic Checking only)	\$30.00, if within 180 days of account opening
Excess Withdrawal Fee	\$10.00 each
Monthly Maintenance Charge	See account specific 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 Non-Cathay Bank ATM (Student Advantage Checking Only)	No Charge
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)

Individual Retirement Accounts

Annual Trustee Fee	\$12.00
IRA Closing Fee	\$15.00

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)	\$75.00
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

Overdraft Fees & NSF Returned Item Fees

During a rolling 12-month* period, six (6) checks or other debit items paid into overdraft or returned unpaid against nonsufficient(NSF) or uncollected funds(UCF): No charge

If more than six (6) checks or other debit items are paid into overdraft or returned unpaid against NSF/UCF during a rolling 12-month* period, standard fees apply:

Items Paid Into Overdraft	\$25.00
Total Overdraft Balance of \$25.00 or Less	No charge
ATM Withdrawal or Nonrecurring Debit Card Transaction Paid Into Overdraft	No charge
Items Returned for NSF/UCF	\$25.00 each
Daily Maximum Fees for NSF/UCF Paid Into Overdraft	\$200.00
Daily Maximum Fees for NSF/UCF Items Returned	\$200.00

Combined Daily Maximum Fees	\$400.00
Safe Deposit Box	
See Safe Deposit Box Schedule of Fees	
Transfers	
Telephone Transfer	\$3.00 each
Wire Transfer	
Incoming Domestic & Foreign Wires	\$10.00 each
Outgoing Domestic Wire	\$30.00 each
Outgoing International Wire (US or foreign currency)	\$40.00 each
China Wire Remittance	\$16.00 each
Wire Amendment/Cancellation	\$15.00 each
Wire Tracer	No charge
Book Wire Transfer (between Cathay Accounts)	\$10.00 each

* The "rolling 12-month period" includes the current month and the 12 months immediately preceding the current month, and begins the first time we pay an item into overdraft or return it for unavailable funds.