Cathay Bank
9650 Flair Dr
El Monte CA 91731
800-922-8429

FEE SCHEDULE – CONSUMER

Effective October 5, 2026

Account Fees

Account Closing Fee (Basic Checking within 180 days of opening)	$ 30.00 per account
Account Closing Fee (all others within 90 days of opening)*	$ 10.00 per account

** Account Closing Fee, dormancy, and low-balance penalty fees do not apply to Everyday Checking account type.*

Monthly Maintenance Charge	*See account Truth in Savings Disclosure*
IntraFi Deposit Services	
CDARS (Certificate of Deposit Account Registry Service) (per entity)	$ 25.00 per month
ICS (IntraFi Cash Service) (per entity)	$ 50.00 per month

Account Research and Copies

Account Research	$ 40.00 per hour
Additional or Special Statement	$ 5.00 per statement
Check Copy	$ 3.00 per copy
Photocopy	$ 1.00 per copy

ATM/Debit Card Services

Non-Cathay Bank ATM Withdrawal	$ 2.00 per withdrawal
Non-Cathay Bank ATM Withdrawal (Student Advantage Checking)	No charge
MoneyPass Surcharge-Free ATM Withdrawal	No charge
Foreign Debit/ATM Card Transaction (outside US or foreign currency)	1% of transaction amount

Collection Items

Domestic Check – Incoming/Outgoing	$ 25.00 each
Foreign Check – Incoming/Outgoing	$ 45.00 each

Foreign Exchange Processing Fees

Foreign Currency Notes Exchange – bought/sold by Bank, up to $150	$ 20.00 per transaction
Foreign Currency Notes Exchange – bought/sold by Bank, over $150	$ 10.00 per transaction
Foreign Currency Notes Exchange - overnight express shipping	$ 15.00 per shipment + cost

Individual Retirement Accounts

Annual Trustee Fee	$ 12.00 per account
IRA Closing Fee	$ 15.00 per account

Legal/Levies

Attorney Fees	Cost
Escheatment Notice (CA/MA)	$ 2.00 per notice
Failure to Furnish TIN	$ 50.00 per failure
Legal Process	$ 90.00 per process + research/copy fees
Signature Endorsement Guarantee	$ 5.00 per guarantee
Verification of Deposit (not applicable to government agency requests related to housing, social services, etc.)	$ 15.00 per verification

Miscellaneous/Other Fees

Cashier's Check (available for clients only)	$ 10.00 per check issued
Check Encashment for Non-Client (non-payroll)	$ 5.00 per check cashed
Postdated Check	$ 20.00 per check processed
Stop Payment Order/Renewal	$ 30.00 per item stopped/renewed
Temporary Checks	$ 1.50 per check processed

Overdraft Fees & NSF Returned Item Fees

Item Paid Against Nonsufficient (NSF) or Uncollected Funds (UCF)** *(maximum charge per day: 2 items)*	$ 25.00 per item
Item Returned for NSF/UCF** *(maximum charge per day: 2 items)*	$ 25.00 per item

***Overdraft and Non-Sufficient Funds (NSF) services are **not offered** for Everyday Checking accounts. Transactions that exceed the available balance on an Everyday Checking account will be declined or returned, and a **$0.00 fee** will be assessed.*

Safe Deposit Box — *See Safe Deposit Box Fee Schedule*

Transfer

Telephone Transfer	$ 3.00 per transfer

Wire Transfer

Incoming Domestic & International/Foreign *(waived for Student Advantage Checking and Cathay Teen Banking)*	$ 10.00 per wire
Outgoing Domestic	
In branch	$ 35.00 per wire
Online	$ 20.00 per wire
Outgoing International	
In branch (USD or foreign currency)	$ 45.00 per wire
Online (USD)	$ 25.00 per wire
China Wire Remittance	$ 16.00 per remittance
Amendment/Cancellation	$ 15.00 per amendment/cancellation
Tracer	No charge
Book Transfer (between Cathay accounts)	
Walk-in	$ 35.00 per transfer
Online	$ 15.00 per transfer
Wire Notification (incoming/outgoing)	
Email	$ 2.00 per notification
US Mail	$ 5.00 per notification

Member FDIC