



## Account Maintenance Fee

See Annual Percentage Yield and Account Terms Disclosure for specific account fee information.

## Overdraft / Returned Items

**Non-Sufficient Funds Fee (per item)** ..... \$30.00

Your check or other electronic transaction presented and *paid or returned unpaid* against insufficient funds or uncollected funds holds. Maximum charge of \$30 per day.

Note: A previously returned check or electronic transaction that is presented again for payment may incur an additional non-sufficient funds fee on the same transaction if there are insufficient available funds to pay the represented item.

**Returned Deposit** ..... No Fee

Your deposited/cashed check, item, or draft, returned to us unpaid.

## Debit Card / ATM Usage

**International Shipping Fee** ..... \$20.00  
(per item)

Debit Cards mailed to a non-U.S. address will be assessed an international shipping fee.

### East West Bank or Partner Network ATM

Transactions made at an East West Bank owned ATM, or at an ATM that participates in the MoneyPass or Allpoint Networks.

**Transaction Fee** ..... No Charge

### Non-East West Bank ATM

Transactions made at ATMS that are *not* owned by East West Bank or that do *not* participate in the MoneyPass or Allpoint Networks.

**ATM Withdrawal** ..... No Charge for first 2 per statement cycle  
\* \$1.00 per additional withdrawal

**ATM Transfer** ..... \$1.00  
(per transfer)

\* Third parties (merchants, financial institutions, etc.) may assess additional fees for transactions made at their terminals or machines. These fees may be included in the total transaction amount that is withdrawn from your account and shown on your East West account statement.

## Stop Payments

**Customer Initiated Items** ..... \$30.00  
Checks, Pre-Authorized Debits, other Items drawn on your account (per item)

**Bank Issued Items** ..... \$30.00  
Cashier's Checks, Money Orders, other Bank Issued Items (per item)

**Post Dated Check** ..... \$30.00  
Drawn on your account (per item)

## Excess Account Activity

**Excess Activity Fee** ..... \* \$10.00  
(per item)

\* Money Market and Savings Accounts - Charged when the per statement cycle transactions exceed the limits specified in the account Agreement.

## Check Printing

**Printed Check Order** ..... Prices May Vary

## Early Account Closure

**Accounts Closed Prior to 120 Days** ..... \$20.00

## Dormant Account

**Escheatment Fee** ..... As allowed for by applicable State law

## Items Sent for Collection

**Incoming Collection** ..... \$25.00  
Foreign or Domestic (per item)

**Outgoing Collection – Domestic** ..... \$25.00  
Items payable in U.S. dollars (per item)

**Outgoing Collection - Foreign** ..... \$45.00  
Items payable in foreign currency (per item)

**Express-Mail** ..... \$12.00  
Assessed when special handling is required

## Wire Transfers / China Remittance

### OUTGOING Wire Transfer Fees

<b>Domestic</b> .....	<b>\$30.00</b>
Sent to a recipient within the United States (per item)	
<b>Foreign – in U.S. Dollars</b> .....	<b>\$40.00</b>
Sent to a recipient outside the United States (per item)	
<b>Foreign – in Foreign Currency</b> .....	<b>\$25.00</b>
Sent to a recipient outside the United States (per item)	

### INCOMING Wire Transfer Fee

<b>Domestic or Foreign</b> .....	<b>\$10.00</b>
(per item)	

### China Remittance Transaction Fees

Pricing varies by State

#### **CA, NV, WA, GA and TX**

<b>Customer</b> .....	<b>\$16.00</b>
(per item)	

#### **NY and MA**

<b>Customer</b> .....	<b>\$12.00</b>
(per item)	

### Other

<b>Wire Transfer Amendment/Tracer</b> .....	<b>\$10.00</b>
(per item)	

## Automated Transfers

**Automated Telephone Transfer Fee** ..... **No Charge**

**Automated Overdraft Transfer Fee** ..... **No Charge**  
From Savings

Pursuant to an Automated Overdraft Transfer and Authorization Agreement

## Foreign Currency Exchange

**Foreign Currency Sold to Customer** ..... **\$8.00** || (per transaction) | |

**Foreign Currency Bought from Customer** ..... **\$5.00** || (per transaction) | |

**Foreign Currency “Small Dollar Transaction Fee”** ..... \* **\$10.00**

\* This additional fee will be added to the Foreign Currency Sold or Bought transaction fee when the transaction amount is less than USD \$300.00.

## Negotiable Items

### Cashier’s Check (Bank Check) Fees

**Customer** ..... \* **\$10.00** || (per check) | |

\* The \$10.00 per check charge will be waived on checks made payable to the Account Holder(s) if you maintain \$5,000.00 in your owned account(s).

**Non-Customer** ..... **\$10.00** || (per check) | |

### Money Order Fee

**Customer** ..... **\$5.00** || (per money order) | |

### Gift Card Fee

**Customer** ..... **\$2.00** || (per card) | |

## Foreign Drafts

**Issuance of Foreign Draft** ..... **\$32.00** || (per item) | |

## Collection Account

**Collection Set-Up Fee** ..... **\$50.00** |

**Monthly Collection Fee** ..... **\$10.00** |

## Savings Account Loans

**Savings Loan Set-Up Fee** ..... **\$25.00** |

## Documentation Requests

<b>Statement Copy</b> .....	<b>No Fee</b>
Copy of a statement previously issued	(per copy)
<b>Check Copy</b> .....	<b>No Fee</b>
Copy of a check previously paid	(per copy)
<b>Verification of Deposit Letter</b> .....	<b>\$.15.00</b>
	(per letter)

## Legal

<b>Legal Processing Fee</b> .....	<b>\$75.00</b>
	(minimum charge)
<b>Levy/Garnishment Processing</b> .....	<b>\$90.00</b>
	(per occurrence)

## Back Office Research / Services

<b>Research Fee</b> .....	<b>\$30.00/Hr.</b>
Deposit account research, statement reconciliation, etc.	Min. of 1 Hr. + \$0.25 per copy
<b>Faxing</b> .....	<b>\$5.00/1st page</b>
	<b>\$1.00 per additional page</b>
<b>Photocopies</b> .....	<b>\$0.25</b>
	(per copy)

## Notary Service

<b>Notarization</b> .....	<b>No Fee</b>
Notary services are offered at some locations and are available only to East West Bank customers and employees.	

## Miscellaneous

<b>Counter Checks</b> .....	<b>\$1.00</b>
	(per check)
<b>Lost Passbook (replacement)</b> .....	<b>\$5.00</b>

## Internal Revenue Service Penalties

<b>Failure to Furnish TIN</b> .....	<b>* \$50.00</b>
	<b>for each failure</b>

\* If you fail to furnish your correct Taxpayer's Identification Number (TIN) to us, you are subject to an Internal Revenue Service penalty of \$50.00 for each failure unless it is due to reasonable cause and not willful neglect.

## Retirement Account

### Annual Trustee Fee Per Plan Year

Individual Retirement Account (IRA) .....	<b>\$12.00</b>
Basic Retirement Plan (BRP)/Keogh .....	<b>\$20.00</b>
Basic Retirement Plan Common-Law Employees .....	<b>\$12.00</b>

### Transaction Fees Per Occurrence

IRA or BRP Outgoing Transfer .....	<b>\$15.00</b>
IRA or BRP Premature Distribution .....	<b>\$15.00</b>
IRA or BRP Excess Contribution Correction .....	<b>\$15.00</b>
IRA or BRP Levies, Garnishments and Attachments .....	<b>\$25.00</b>
IRA or BRP Regular Divorce or Death Distribution .....	<b>\$25.00</b>
IRA or BRP **Normal Distribution Over 59 1/2 .....	<b>\$15.00</b>

## Retirement Accounts (cont.)

### Transaction Fees Per Occurrence (cont.)

\*\*IRA/BRP normal over 59 ½ distribution fees and certificate penalties will only be waived once a year unless they are set up on a periodic payment system. Annual Trustee fees will not be waived regardless of account balance. There are no processing fees applicable for disability or regular periodic payment distributions.

## Safe Deposit Box

Lost Key (each) .....	\$15.00
Key Deposit .....	\$20.00
Drilling .....	Actual Cost

### Annual Fee by State, as Available

Size(s)	CA, NV	WA, TX, GA	NY *	MA
1" x 4"	\$30.00	\$30.00	N/A	N/A
2" x 4"	\$30.00	\$30.00	N/A	N/A
2" x 5"	\$35.00	\$30.00	\$40.00	\$65.00
3" x 5"	\$45.00	\$40.00	\$60.00	\$75.00
4" x 5"	\$50.00	\$50.00	N/A	N/A
5" x 5"	\$55.00	\$50.00	\$90.00	\$90.00
2" x 9" or 2" x 10"	\$60.00	\$60.00	N/A	N/A
3" x 10"	\$65.00	\$60.00	\$120.00	\$90.00
3" x 11"	N/A	N/A	N/A	\$120.00
4" x 10"	\$65.00	\$65.00	N/A	N/A
5" x 10" or 6" x 10"	\$85.00	\$80.00	\$160.00	N/A
5" x 11"	N/A	N/A	N/A	\$140.00
7" x 10" or 8" x 10"	\$100.00	\$100.00	N/A	N/A
5" x 15"	\$150.00	N/A	N/A	N/A
9" x 10" or 10" x 10" or 11" x 10"	\$120.00	\$120.00	\$220.00	N/A
10" x 11"	N/A	N/A	N/A	\$210.00
10" x 15"	\$100.00	N/A	N/A	N/A
11" x 15"	N/A	\$135.00	N/A	N/A
12" x 12" or 11" x 16"	\$150.00	\$150.00	N/A	N/A
15.5" x 15.5"	\$200.00	N/A	N/A	N/A
15" x 15"	\$250.00	\$165.00	N/A	N/A
30" x 15" or 31" x 15"	\$350.00	\$300.00	N/A	N/A
44" x 16"	N/A	\$475.00	N/A	N/A
20" x 25"	\$500.00	\$500.00	N/A	N/A

Prices vary depending on the box size. All boxes are subject to availability and may not be available at every branch. \* Sales tax will be added to the fee for boxes rented in New York state. For additional information you may contact your local East West Bank branch.

Fees apply to all services provided by East West Bank through East West Bank's online banking services or an East West Bank branch or office. East West Bank reserves the right to make changes on fees due to policy or regulatory changes at any time. Except as otherwise required by law, fees are subject to change without prior notice. This fee schedule supersedes any previous brochure or fee schedule you may have in your possession.