

## Bank Fees and Charges

SAVINGS ACCOUNTS		SVCB Fees
Monthly Charge to maintain account	Savings Accounts	\$10.00
	Penny Savers Accounts	\$0.00
	*Senior Citizens Accounts	\$5.00
	*Business Accounts	\$5.00
	*Accounts maintaining Loans	\$5.00
Activity Statements (Print-out)		\$5.00 per page
Bank Statements		\$40.00
Passbook Replacement		\$5.00
Dormant Account Publication		\$25.00
Dormant Account Notice		\$5.00
ATM Card Replacement		\$20.00
Embossment fee (destroyed cards)		\$5.00
Search for physical vouchers	0 months – 2 years	\$60.00
	Over 3 years	\$100.00
Standing Order		\$15.00
Manager's Cheque		\$15.00
Deposit received in foreign cheque		\$2.00
Transfers received from overseas banks		\$5.00
Transfers between accounts (customer's request)		\$2.00
Bank Confirmation		\$30.00
Accounts closed within 3 months		\$25.00
Accounts closed within 6 months		\$15.00
Third party withdrawal		\$5.00   Snr. Citizens (no charge)
Instructions to pay third party		\$15.00
Account Reactivation		\$10.00
FIXED DEPOSIT ACCOUNTS		
Certificate Replacement		\$25.00
Penalty for breaking deposit prior to maturity		Interest Penalty

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LOANS		SVCB Fees
Consumer Loans	Under \$50,000	\$150.00
	\$50,000 and Over	0.5% of Loan amount
Mortgage Loans	Under \$100,000	\$300.00
	\$100,000 and Over	0.75% of Mortgage amount
Commercial Loans	Under \$100,000	\$500.00
	\$100,000 and Over	1% of Loan amount
Certificate of interest paid for income tax purposes		\$30.00
Activity Statement		\$5.00 per page
Letter – Authorizing deductions from assigned salary		\$25.00
Notification charges on all loans		\$10.00
Statement of interest paid		\$30.00
Late fee		\$40.00
Late submission of Financial Statements		\$100.00 per month
Annual review fee		\$500.00

SUNDRIES	SVCB Fees
Bank Confirmation/Audit Report	\$25.00
Telephone payment order (between branches)	\$15.00
ATM card replaced	\$20.00
ATM card embossment (destroyed cards)	\$5.00
Electronic messages received on behalf of customer	\$10.00
Electronic messages sent on behalf of customer	\$10.00
Attorney-at-law queries re: estate a/c	\$25.00
OTC large transaction withdrawal (over \$10,000)	0.2 %
Photocopies of documents	\$5.00 per page
Credit Report	\$25.00
Fax messages received on behalf customer (requested)	\$7.00
Fax messages sent on behalf customer	\$7.00
Electronic Video Image search	\$80.00
Special mail to customer on request	\$10.00 + COM
Returned Cheque	\$35.00