



Account Maintenance Fee

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

Overdraft / Returned Items

Non-Sufficient Funds (paid item) \$30.00
Your check or other electronic transaction presented and *paid* against insufficient or uncollected funds holds. Maximum of **3** NSF items per day.

Non-Sufficient Funds (unpaid item) \$30.00
Your check or other electronic transaction presented and *returned unpaid* against insufficient or uncollected funds holds. Maximum of **3** NSF items per day.

Returned Deposit \$8.00
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 These fees may be included in the total transaction amount that is withdrawn from your account and shown on your East West account statement.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

Requests to Re-Open an Account

Accounts Re-Opened within 60 Days of Closure \$50.00

Accounts Re-Opened more than 60 Days after Closure \$150.00

Requests to re-open a checking account (that was originally established using our mobile banking platform) after it has been closed by the Bank or customer are subject to Bank review and approval. If, at the Bank's discretion, a re-opening request is honored, depending on the product type, a re-opening fee may be deducted from the account, which may cause your balance to fall below the minimum needed to avoid the Monthly Account Maintenance Fee. The Bank is under no obligation to honor a re-opening request, and not all accounts will qualify for re-opening. Please refer to your product specific Annual Percentage Yield and Account Terms Disclosure to determine if this fee applies to your account.

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

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

INCOMING Wire Transfer Fee

Domestic or Foreign	\$10.00
	(per item)

China Remittance Transaction Fees

Pricing varies by State

CA, NV, WA, GA and TX

Customer	\$16.00
	(per item)

NY and MA

Customer	\$12.00
	(per item)

All States

Non-Customer	\$28.00
	(per item)

Other

Wire Transfer Amendment/Tracer	\$10.00
	(per item)

Automated Transfers

Automated Telephone Transfer Fee	No Charge
Automated Overdraft Transfer Fee	\$5.00
From Savings; customer must be enrolled in service	(per transfer)

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
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Documentation Requests

Statement Copy	\$5.00
Copy of a statement previously issued	(per copy)

Duplicate Statement	\$5.00
Additional statement automatically mailed per statement cycle	(per copy)

CD-Rom Statement Fees

Monthly CD	\$30.00
Quarterly CD	\$40.00
Semi-Annual CD	\$60.00
Annual CD	\$80.00

Receive a statement copy(ies) and check images saved on a CD-Rom

Check Copy	\$3.00
Copy of a check previously paid	(per copy)

Verification of Deposit Letter	\$15.00
.....	(per letter)

Legal

Legal Processing Fee	\$75.00
.....	(minimum charge)

Levy/Garnishment Processing	\$90.00
.....	(per occurrence)

Back Office Research / Services

Research Fee	\$30.00/Hr.
Deposit account research, statement reconciliation, etc.	Min. of 1 Hr.
.....	+ \$0.25 per copy

Faxing	\$5.00/1st page
.....	\$1.00 per additional page

Photocopies	\$0.25
.....	(per copy)

Notary Service

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

Miscellaneous

Counter Checks	\$1.00
.....	(per check)

Lost Passbook (replacement)	\$5.00
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Internal Revenue Service Penalties

Failure to Furnish TIN	* \$50.00
.....	for each failure

* 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)	\$12.00
Basic Retirement Plan (BRP)/Keogh	\$20.00
Basic Retirement Plan Common-Law Employees	\$12.00

Transaction Fees Per Occurrence

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

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.