

A. Minimum Balance Requirements & Service Charges				
	Checking Account		Savings Bank Account	Money Market Account
	Consumer Account	Business Account	Consumer Account	Consumer / Business Account
Minimum Daily Balance				
-USA Based Customer	\$ 500	\$ 2,500	\$ 500	\$ 5,000
-Non-USA Based Customer (Non-USA Based Customer Accounts are opened at the Sole discretion of the Bank and as per its Policy)	\$ 2,500	\$ 5,000	\$ 2,500	\$ 10,000
Monthly service charge (if the balance falls below minimum on any day of the month)	\$ 10 per month	\$ 20 per month	\$ 10 per quarter	\$ 20 per month
B. Service Fee and Charges				
			Consumer Accounts	Accounts of Business & Associations
Each transaction in Savings / Money Market Accounts in excess of 6 transfers or withdrawals or a combination of these in a statement period			\$ 10	\$ 10
Checks returned or paid against insufficient or unavailable funds (insufficient funds may be caused by check, in person withdrawal, ATM, or other electronic means.)			\$ 25	\$ 25
Deposited checks returned unpaid			\$ 25	\$ 25
Closing of Savings or Checking or Money Market account within 3 months of opening			\$ 25	\$ 25
Stop Payment request valid for 6 months per check, per ACH debit or per debit card preauthorized transfer (for range of checks - maximum \$50 at one instance)			\$ 25	\$ 25
Balance certificate			\$ 5	\$ 5
Per item charge for copy of paid checks, withdrawals or tickets				
- For current calendar year			\$ 5	\$ 5
- For previous calendar year			\$ 10	\$ 10
- For other years (up to 5 previous years) *per preceding year			\$ 15	\$ 15
Issue of Local Cashier's checks/Certified checks			\$ 10	\$ 10
Cash Handling charges for More than \$ 1000 in a day (per thousand dollar or part thereof for the Total deposits)			\$ 2	\$ 2
Processing of Incoming CHIPS/Fed wire/Swift Payments			\$ 25	\$ 25
Wire Transfers within USA			\$ 30	\$ 30
Any legal process (notice to garnishee, executors, tax levies, response to subpoenas, inquiries from government agencies such as IRS, etc)			Actual cost with a minimum of \$ 50	Actual cost with a minimum of \$ 50
Printing and mailing of checks for checking accounts For initial check printing - one order : (Rate depends upon style of checks. Typically average fee)			\$ 30	\$ 30
Counter / Temporary checks (per check – Non MICR only)			\$ 1	\$ 1
Replacement/reimbursement fee for Cashier's and certified checks (Indemnity has to be executed)			\$ 15	\$ 15
Collection of checks or draft or other instruments denominated in US Dollars drawn on banks outside the USA + Out of Pocket expenses if any			\$ 50	\$ 50
Additional statement of account (per month)			\$ 5	\$ 5

Investigation charges / research fee (per hour)	\$ 25	\$ 25
Deposit Verification / Credit Reference	\$ 10	\$ 10
Regular Mail Charges	\$ 5	\$ 5
Certified Mail Charges	\$ 10	\$ 10
Federal Express Charges	\$ 25	\$ 25
For items not enumerated above, per item, per page or per instance charge	\$ 5	\$ 5
C. Remittances Fee & Charges		
	Consumer Accounts	Accounts of Business & Associations
Wire Transfer in USD Dollar to India / Dollar drafts on India (in the form of Remittance Official Checks)	Draft	Wire
Less than \$ 10,000	\$ 20	\$ 45
\$10,000 & above	\$ 40	\$ 50
	Draft	Wire
	\$ 20	\$ 45
	\$ 40	\$ 50
Rupee Remittances Fee– Drafts or Wire Transfer		
Upto and including \$ 2500	\$ 10*	\$ 25*
More than \$ 2500	Nil*	\$ 25*
Correction / Cancellation of Rupee Remittances or Wire transfer in U.S. dollars to India	\$ 25	\$ 25
Cancellation of Rupee drafts / Remittance official check (if original rupee draft /Roc is tendered)	\$ 25	\$ 25
Charges for issuing duplicate rupee drafts / Remittance official checks (including cancellation charges of\$ 25)	\$ 40	\$ 40
Charges for revalidation of drafts	\$ 25	\$ 25
For items not enumerated above, per item, per page or per instance	\$ 5	\$ 5

Note: Consumer Accounts: Accounts of natural persons

*NEFT charges may be applied in India. Please refer to Reserve Bank of India website www.rbi.org.in for the exact NEFT charges.