

## BANCRÉDITO INTERNATIONAL BANK & TRUST CORPORATION

### BIBTC FEES SCHEDULE – PERSONAL CLIENTS

The following charges, fees and penalties will be applicable to Personal Clients. The conditions set forth herein will be referred to as Bancredito International Bank & Trust Corporation (“BIBTC”) fees schedule (the “BIBTC Fees Schedule”) and will be jointly applicable to all other Account Agreements and Products’ Terms and Conditions. Exceptions and additional consideration may be set forth in writing and will be jointly interpreted to the rest of the conditions set forth in this document. BIBTC reserves the right to periodically modify the charges, fees and/or penalties disclosed in this BIBTC Fees Schedule.

#### A. CHARGES PER SERVICE:

##### i. ACCOUNT OPENING:

ACCOUNT TYPE	MINIMUM OPENING ACCOUNT	MINIMUM BALANCE	MONTHLY FEES	MINIMUM BALANCE FEE
CHECKING ACCOUNT	\$20,000.00	\$10,000.00	\$5.00	\$10.00
MONEY MARKET ACCOUNT	\$50,000.00	\$50,000.00	\$10.00	\$50.00
SAVINGS ACCOUNT	\$10,000.00	\$5,000.00	\$5.00	\$5.00
CERTIFICATE OF DEPOSITS <sup>1</sup>	\$20,000.00	\$20,000.00	-	-

##### ii. WIRE TRANSFERS:

SERVICE	DOLLAR AMOUNT (\$)
OUTGOING DOMESTIC TRANSFER	\$75.00
OUTGOING INTERNATIONAL TRANSFER	\$75.00
RETURN WIRE TRANSFER (OUTGOING/INCOMING)	\$75.00
WIRE TRANSFER AMENDMENT	\$75.00
INTERNAL TRANSFERS	\$0.00
INCOMING WIRE TRANSFER	\$0.00

<sup>1</sup> If the Certificate of Deposit is being opened as collateral to a Credit Card, the minimum opening amount and the minimum balance is \$1,000.00.

**iii. CHECK SERVICES**

SERVICE	DOLLAR AMOUNT (\$)
CHECKBOOK <sup>2</sup>	\$50.00
MANAGER'S CHECKS	\$35.00
RETURNED CHECK	\$75.00
STOP PAYMENT	\$75.00
COPY OF PAID CHECK OR DEPOSIT	\$5.00
RETURNED DEPOSIT CHECK	\$5.00
CHECK COLLECTION FOREIGN MINIMUM <sup>3</sup>	\$30.00

**iv. OTHER SERVICES**

SERVICE	DOLLAR AMOUNT (\$)
INVESTIGATIONS (PER HOUR)	\$25.00
SWIFT MESSAGE INITIATION	\$25.00
MAILING DOCUMENTS BY FED EX, DHL, UPS (THE CARRIER COST +)	\$15.00
CERTIFICATIONS AND LETTERS OF REFERENCE	\$25.00
COPY OF PAYMENT ORDER (INCOMING/OUTGOING)	\$5.00
STATEMENT COPY (ACCOUNT AND CREDIT CARD)	\$5.00 per copy
OVERDRAFT FEE (EACH)	\$75.00
INACTIVE ACCOUNT	\$5.00
DORMANT ACCOUNT	\$10.00
INACTIVE OR DORMANT ACCOUNT ACTIVATION	\$20.00

**v. OVERDRAFT**

ACCOUNT TYPE	INTEREST RATE
PERSONAL ACCOUNT	12.00%

**b. PENALTIES**
**i. CERTIFICATES OF DEPOSIT EARLY WITHDRAWALS**

PERIOD	PENALTY
Maturity of 30 days	No interest paid
Maturity of 31-90 days	Penalty of 30 days' worth of interest
Maturity of 91-365 days	Penalty of 90 days' worth of interest
366 or more	Penalty of 180 days' worth of interest

**ii.**

<sup>2</sup> Minimum of 100 checks per order.

<sup>3</sup> Subject to additional foreign bank charges. Price and availability of funds may vary.