

Fee Schedule

ACCOUNT MAINTENANCE FEES:

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

ACCOUNT ANALYSIS CHARGES:

Account Analysis is designed for accounts with high volumes of banking activity or that need specialized services such as cash management. In the event of a high volume of activity, as determined by us, and upon prior notification, any account will be subject to Account Analysis charges. Please refer to the Business Deposit Account Fee Schedule for details.

CHECK FEES:

Printed Check Order Prices May Vary

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.

DOCUMENTATION REQUESTS:

Statement Copy No Fee

Copy of a statement previously issued.

Check Copy No Fee

Copy of a check previously paid.

Verification of Deposit Letter \$15.00
(per letter)

LEGAL:

Legal Processing Fee \$75.00
(minimum charge)

Levy/Garnishment Processing \$90.00
(per occurrence)

CASHIER'S CHECKS (Bank Checks):

Cashier's Check \$10.00
Customer (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) with East West Bank.)

Cashier's Check (Bank Checks) \$10.00
Non-Customer (per check)

MONEY ORDERS:

Money Order \$5.00

Money Order (age 62+) \$1.75
Customer (per money order)

GIFT CARD:

Gift Card \$2.00
Customer (per card)

LOST PASSBOOK (replacement):

Lost Passbook Fee \$5.00

STOP PAYMENTS:

Stop Order Fee \$30.00
Per item, on checks/items drawn against your account (e.g. pre-authorized electronic debit).

Stop Order Fee \$30.00
Per item, on Bank issued checks/items.

Stop Order Fee \$30.00
Postdated check

EXCESS ACTIVITY FEE:

Excess Activity \$10.00
When transaction limits exceed those specified, per statement cycle, in the Agreement.

COLLECTION ACCOUNTS:

Collection Set-Up Fee \$50.00

Monthly Collection Fee \$10.00

SAVINGS ACCOUNT LOANS:

Loan Set-Up Fee \$25.00

DORMANT ACCOUNTS:

Escheatment Fee As allowed for by applicable State law

ITEMS SENT FOR COLLECTION:

Incoming Collection (Domestic or Foreign) \$25.00
(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 (Outgoing):

Outgoing Wire Transfer (Domestic) \$30.00
(per item)

Outgoing Wire Transfer (Foreign, in USD) \$40.00
(per item)

Outgoing Wire Transfer (Foreign, in Foreign Currency) \$25.00
(per item)

WIRE TRANSFERS (Incoming):

Incoming Wire Transfer (Domestic or Foreign) \$10.00
(per item)

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

INTERNATIONAL FUNDS REMITTANCE:

(* pricing may vary by State)

CA, NV, WA, GA and TX *

China Remittance Transaction \$16.00
Customer (per item)

NY and MA *

China Remittance Transaction \$12.00
Customer (per item)

FOREIGN DRAFTS:

Issuance of Foreign Draft \$32.00
(per item)

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.

BACK OFFICE RESEARCH / SERVICES:

Research Fee \$30.00/Hr.
 Min. of 1 hr. Plus \$0.25 per copy
 Deposit account research work, statement reconciliation, etc.
 Faxing \$.50/1st Page
 \$1.00 per additional page
 Photocopies \$.25
 (per copy)

NOTARY:

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

COUNTER CHECKS \$1.00
 (per check)

ACCOUNT CLOSED PRIOR TO 120 DAYS \$20.00

ATM FEES:

PROPRIETARY ATM Transactions No Fees
 (East West owned ATM)

NON-PROPRIETARY ATM Transactions
 (Non-East West Bank owned ATM)

ATM Fee 2 per statement cycle at no charge
 Withdrawals \$1.00 per additional withdrawal. *

ATM Fee \$1.00
 Transfers (per transfer)

* Third parties (merchants, financial institutions, etc.) involved in processing an Electronic Funds Transfer may assess additional transaction 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.

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.

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

RETIREMENT FEES:

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

**IRA/BRP normal over 59 1/2 distribution fees and certificate penalties will only be waived once a year unless they are set up on a periodic payment system.

Note: 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 FEES:

Lost Key (each) \$15.00

Key Deposit \$20.00

Drilling Actual Cost

Size(s)	Annual Fee by State, as Available			
	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 branch.

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.