

Thank you for choosing Bank of China USA and for the opportunity to serve you with your business needs. We appreciate your trust and have always been committed to providing you the best in class professional banking services. In light of the market conditions, we have made changes to our fee schedule, which are set forth below. Fees that have been changed are listed in **bold**. If you have any questions or concerns, please feel free to contact us.

SERVICE FEE SCHEDULE

Effective on Feb 12th, 2024

DEPOSIT ACCOUNTS:

Monthly Maintenance Fee:

- If the average daily balance in Business Checking Account falls below \$3,000.00..... \$20.00
- If the average daily balance in Personal Checking Account falls below \$1,000.00..... \$10.00
- If the average daily balance in Business Statement Savings Account falls below \$1,000.00..... \$20.00
- If the average daily balance in Personal Statement Savings Account falls below \$500.00..... \$10.00
- If the average daily balance in Personal Passbook Savings Account falls below \$500.00..... \$10.00
- If the average daily balance in Business Money Market Account falls below \$3,000.00..... \$20.00
- If the average daily balance in Personal Money Market Account falls below \$1,000.00..... \$10.00
- If the average daily balance in Personal NOW Account falls below \$1,000.00..... \$10.00
- If the average daily balance in Business Plus Checking Account falls below \$5,000.00..... \$20.00

TRANSACTION SERVICES (fees are per item, unless otherwise specified):

- Checkbook Orders (depends on the number and style of checks ordered)..... At Cost
- Counter Checks (per check) \$ 2.00
- Certified Check \$10.00
- Personal Money Order \$ 5.00
- Official Checks (to all payees) \$10.00
Except certificate of deposit withdrawal's check payable to account holder.
- Stop Payment (on checks and official checks)..... \$30.00
- Check returned unpaid by us (Non-sufficient funds, uncollected funds or returned unpaid for any other reason)
 Business Account \$12.00
- Deposited check returned unpaid (per check)
 Business Account \$20.00
- ACH returned unpaid (per item)
 Business Account \$35.00
- Photocopy of paid check, statement or other documents (per item)
 Business Account \$7.00
- Missing/lost/stolen Savings Passbook or Passbook C.D. \$15.00
- Notification letter to accountholders for initial legal process (include restraining notices and tax levies) \$20.00
- Legal process including restraining notices, executions, Internal Revenue Service, levies, summons and/or subpoenas \$120.00
- Service Fee for any accounts (excluding CD) closed within six (6) months of opening \$30.00

REMITTANCE FEES (fees are per item, unless otherwise specified):

• Wire Transfers	
Commercial Account	\$ 40.00
Personal Account	\$ 35.00
• Full Pay Service	\$25.00
• Wire Transfer for Euro Commercial Account	€40.00
• Internet Banking Remittance (Commercial Account /Personal Account)	\$18.00
• Renminbi (RMB) Remittance.....	¥ 240.00
• International Demand Draft (DD).....	\$20.00
• Outgoing Remittance Amendment/Correction	
Commercial Account	\$20.00
Personal Account	\$10.00
• Cancellation of Remittance and International Demand Draft	\$20.00
• Stop payment on purchased International Demand Draft reported lost/stolen by cable/mail.....	\$15.00

ONLINE BILL PAYMENT SERVICE (fees are per item, unless otherwise specified):

• Stop and Reissue Check.....	\$15.00
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OTHER SERVICES (fees are per item, unless otherwise specified):

• Debit Card Foreign Transactions fee.....	3% of transaction amount
• Transactions performed at non-BOC USA ATMs	
BOC imposes no fee for transactions at non-BOCUSA ATMs, but a fee maybe imposed by the owner of the ATM, which are beyond BOC's control and are not listed here.	
BOC will reimburse your first 2 non-BOC USA ATM transaction fees per month if you meet the account requirement balance	
• Foreign Currency Cash Exchange (per transaction)	\$ 5.00
• Certification service for account opened at other branches and subsidiaries of Bank of China Ltd....	\$50.00
• Account Certification (two copies)	\$15.00
• Notary Public (per page).....	\$ 2.00
• Check protest fee.....	At Cost
• Outgoing collection of clean checks/drafts (per item)	\$50.00
• Domestic incoming collection..	\$20.00
• Domestic express mail.....	\$25.00
• International express mail.	\$50.00
• Domestic registered/certified mail.....	\$10.00
• International registered mail.....	\$35.00
• Business ACH ODFI* set up fee	\$ 50.00
<i>*Automate Clearing House Originating Depository Financial Institution</i>	
• Business ACH ODFI processing fee	\$ 25.00
• SWIFT MT940 Service	
Statement frequency less than monthly	\$100/month
Statement frequency of monthly or more	\$50/month

This Service Fee Schedule applies to all accounts denominated in USD, RMB and any other foreign currencies.

It also lists fees that may apply to you, depending on the type of account you have and the service you use/request.

Availability of accounts and services may vary at each branch.

We reserve the right to change our fees as required by Bank policy and/or by banking regulations.

New York Branch
1045 Ave. of the Americas
New York, NY 10018
<http://www.bocusa.com>
Tel: 212-935-3101
(Member of FDIC)

Queens Branch
42-35 Main Street
Flushing, NY 11355
<http://www.bocusa.com>
212-925-2355
(Member of FDIC)

Los Angeles Branch
444 South Flower St. 39th Fl
Los Angeles, CA 90071
<http://www.bocusa.com>
213-688-8700
(Non-Member of FDIC)

Chicago Branch
111 S. Wacker Drive, Suite 4800
Chicago, IL 60606
<http://www.bocusa.com>
312-506-8688
(Non-Member of FDIC)