



# ***SCHEDULE OF FEES AND CHARGES***

*(Effective 1 January 2026)*



### Night Depository Service

| DESCRIPTION   | FEES / CHARGES                             |
|---|--|
| <b>Service Charge</b>                                       | \$60.00 annually                           |
| <b>Cash Handling Fee</b><br>(Money Transfer Companies Only) | 0.50% of total cash deposit (paid monthly) |
| <b>Disposable Security Bags</b><br>(100 per pack)           | \$45.00                                    |

### Trap Door Keys

| DESCRIPTION                         | FEES / CHARGES  |
|-------------------------------------|-----------------|
| <b>Replacement / Additional Key</b> | \$25.00 per key |

### Savings Accounts

| DESCRIPTION                                      | FEES / CHARGES   |
|--|------------------|
| <b>Closing account within 90 days of opening</b> | \$20.00          |
| <b>Account below the minimum balance</b>         | \$5.00 per month |

### Certificates of Deposit

| DESCRIPTION   | FEES / CHARGES  |
|---|---|
| <b>Early withdrawal / Termination of Account – Standard CDs</b> | \$50.00 or forfeiture of accrued interest (whichever is greater)    |
| <b>Early withdrawal / Termination of Account – Elite CDs</b>    | \$2,500.00 or forfeiture of accrued interest (whichever is greater) |

| <b>Chequing Accounts</b>   |   |
|--|---|
| <b>DESCRIPTION</b>   | <b>FEES / CHARGES</b>   |
| <b>Personal Cheques (100 count)</b>  | \$35.00   |
| <b>Business Cheques (120 count)</b>  | \$60.00   |
| <b>Stamp Duty</b>  | \$0.10 per cheque   |
| <b>Maintenance of Business Chequing Account</b>                                    | \$5.00 per month  |
| <b>Stop Payment</b>  | \$25.00 per cheque  |
| <b>Returned Cheque (NSF)</b>   | \$35.00 per cheque  |
| <b>Paid Cheque (NSF)</b>   | \$35.00 per cheque, plus 14% of overdraft amount (paid monthly) |
| <b>Returned Deposited Cheque</b>   | \$30.00 per cheque  |
| <b>Service Charge (Personal excluding Jump Start and Senior Accounts)</b>          | \$5.00 per month  |
| <ul style="list-style-type: none"> <li>• balance below \$500.00</li> </ul>         |   |
| <b>Service Charge (Business)</b>   | \$10.00 per month   |
| <ul style="list-style-type: none"> <li>• balance below \$2,000.00</li> </ul>       |   |
| <b>Commercial Cheque Binder</b>  | \$25.00   |
| <b>Personal Cheque Holder – replacement / additional (first one complimentary)</b> | \$5.00  |

### Card Services

| DESCRIPTION  | FEES / CHARGES |
|--|----------------|
| Debit card Replacement                               | \$15.00        |
| Manager's Cheque (up to \$10,000)                    | \$10.00        |
| Manager's Cheque (above \$10,000 and up to \$50,000) | \$15.00        |
| Manager's Cheque (above \$50,000)                    | \$25.00        |

### Manual Payroll Processing

| DESCRIPTION                      | FEES / CHARGES  |
|----------------------------------|-----------------|
| Government of the Virgin Islands | \$0.25 per item |
| Other Clients                    | \$0.50 per item |

### Dormant Accounts

| DESCRIPTION  | FEES / CHARGES |
|--|----------------|
| Intial Notice (inactive for 1 year)                          | \$10.00        |
| Every year of inactivity (after intial notice)               | \$15.00        |
| Transfer to Government of the Virgin Islands (after 7 years) | \$50.00        |

## Sundry

| DESCRIPTION  | FEES / CHARGES       |
|--|----------------------|
| <b>Transfer of Funds instructed by customer (in-branch)</b>                | \$5.00               |
| <b>Bank Reference (next business day)</b>                                  | \$20.00              |
| <b>Bank Reference (same business day)</b>                                  | \$25.00              |
| <b>Audit Confirmation / Certificate</b>                                    | \$50.00              |
| <b>Statement Printout exceeding 1 year</b>                                 | \$5.00 per statement |
| <b>Archive Research</b>  | \$25.00 per hour     |
| <b>Verification of Accounts (Liquidation proceedings)</b>                  | \$30.00              |
| <b>Land Registry Consent Letter (modification of property titles, etc)</b> | \$25.00              |

## Credit Fees

| APPLICATION FEES                        |                 |
|---|-----------------|
| <b>Residential Mortgages</b>            | \$250.00        |
| <b>Commitment Fee</b>                   | 1% of new funds |
| <b>Consumer Loans</b>                   | \$150.00        |
| <b>Commitment Fee (Land loans only)</b> | 1% of new funds |
| <b>Commercial Loans</b>                 | \$500.00        |
| <b>Commitment Fee</b>                   | 1% of new funds |

### Credit Fees

| APPLICATION FEES                       |                               |
|--|-------------------------------|
| <b>Overdraft Fee</b>                   | \$25.00 per cheque            |
| <b>Overdraft interest paid monthly</b> | 14% of overdraft amount       |
| <b>Late payment fee</b>                | 5% of monthly loan instalment |

### ePayment Funds Transfer

| DESCRIPTION     | FEES / CHARGES |
|-----------------|----------------|
| <b>Personal</b> | \$25.00        |
| <b>Business</b> | \$50.00        |