



STATE TRUST

International Bank & Trust LLC

Main Service Charges

Effective May 2018

Maintenance - Portfolios/Accounts	Charge	Per	Notes
If available portfolio net funds is less than 20,000	15.00	Month	Only applies to main portfolio. Net balance does not include non-posted funds.
If daily available balance on Money Market account is less than 5,000	15.00	Month	Only applies to main portfolio. Net balance does not include non-posted funds.
Activity	Charge	Per	Notes
Account Closing before 12 months from opening	100.00	Client	
Authorization for Overdraft against non-posted funds	30.00	Item	Overdraft interest of 15.00% applies.
Overdraft	35.00	Item	Overdraft interest of 15.00% applies.
Termination of Time Deposit before maturity date	100.00	TD	Interest will be reversed.
Monthly Paper Statement by courier	30.00	Statement	Courier charges apply.
Bank Reference Letter / Other confirmation request	30.00	Item	For certified documents, please add US\$20.00. Courier charges apply.
First Loan Payment more than ten (10) days late	50.00 / 15%	15%	Whichever is greater. Late Fee is in addition to the Default Rate applicable
Subsequent Loan Payment(s) not paid by due date	100.00 / 15%	15%	Under the Loan Agreement.
Fund Transfers & Official Checks	Charge	Per	Notes
Wire Transfers Received Via Fedwire	80.00	Item	
Wire Transfers received Personal/Corporation	40.00	Item	Third party bank charges may apply.
Wire Transfer Sent and/or Amendment Personal/Corporation	50.00/70.00	Item	
Returned Checks and Wire Transfers	40.00	Item	
Collection of Checks	100.00	Item	Applicable for checks outside of the United States.
Official Check issuance	20.00	Check	Additional charges apply for out of USA addresses.
Stop Payment of an Official Check	35.00	Check	
	Charge		Notes
	Credit	Debit	
Issuance	Primary	155.00	Per card at issuance date
	Additional	55.00	
Renewal and Replacement		55.00	Annually per card on each renewal date or at replacement date
Withdrawals and Cash Advances		3.50	Per transaction
		3.00%	N/A
International Transactions		3.00%	Based on the amount of each cash advance
Standard Variable Annual Percentage Rate (APR)		12.00%	Based on the amount of each transaction
Interest Rate on Delinquent Debt		18.00%	APR will vary with the market conditions
Late Payment Fee		30.00	
	Charge	Per	Notes
CAD - Replacement	30.00	Device	
	Charge	Per	Notes
From 0 to 20 transactions	75.00	Month	Based on the amount of each transaction
21 or more transactions and/or relations with complex profiles	*	Month	* On a case by case basis and applied to the relationship, Corporate or Individual with commercial use, regardless of the number of monthly transactions.

Monthly charges are subject to change based upon customer profile and level of activity. We reserve the right to assess a higher charge based on changes in customer profile or increase in level activity. Adjustments to lower the level shall be performed after a consecutive six month period of lower activity.

This is a summary of the main applicable service charges. Other charges may apply. Service charges are subject to change at any time.

All charges are expressed and applied in the currency of the account where the service is rendered. However, the charges shall never be lower than those assessed in a US Dollar account.