



SERVICES CHARGES

	Private Banking	Commercial Banking
MINIMUM BALANCE REQUIREMENTS		
Demand Deposit		
Individual Account	\$5,000.00	\$5,000.00
Corporate Account	\$10,000.00	\$10,000.00
Money Market	\$20,000.00	\$20,000.00
Certificate of Deposit	\$50,000.00	Not available
Investment Account – Delta’s products	\$50,000.00	Not available
Investment Account – Third party products	\$100,000.00	Not available
<p>(A) For customers with combined balances of less than \$1,000,000 DeltaBank offers money market accounts, certificates of deposit with minimum tenor of 180 days and access to the platform of Third Party Products recommended by DeltaBank.</p> <p>(B) Interest on money market accounts is paid on balances over \$20,000. This balance requirement might be changed at any time according to market conditions. By law, only six withdrawals per month are permitted on these money market accounts.</p> <p>(C) Certificates of Deposit with amounts of less than \$100,000 can only be opened with a minimum tenor of 180 days.</p> <p>(D) Customers with combined balances of less than \$1,000,000 will be charged a monthly maintenance fee of \$100.</p> <p>(E) Customer directs DeltaBank to maintain a minimum balance of \$5,000 in an individual or \$10,000 in a corporate demand deposit account, and authorizes the bank to sweep the necessary funds to maintain such balance from the money market account as needed.</p>		
TRANSFER OF ASSETS TO HEIRS AND/OR BENEFICIARIES		
Up to \$ 100,000	4% (minimum of \$ 500.00)	
\$ 100,001 to \$ 500,000	\$ 4,000.00 + 2% over \$ 100,000.00	
\$ 500,001 or more	\$ 12,000.00 + 1% over \$ 500,000.00	
Plus legal fees, if any		

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FIDUCIARY ACCOUNT SERVICE CHARGES		
Stocks		
Up to \$ 1,000,000	1.00% per annum	Not available
Over \$ 1,000,000	.75% per annum	Not available
Transaction fee (U.S. Market):	Charge of \$25 per transaction plus \$0.10 per share plus applicable brokerage fee	
Transaction fee (Brazilian Market):	Charge of \$25 per transaction plus 1.00% fee on the value of the transaction.	
Options		
Up to \$500,000	1.00% per annum	Not available
Over \$500,000	1.00% per annum	Not available
Transaction fee (U.S. Market):	Charge of \$25 per transaction plus \$10.00 per contract plus applicable brokerage fee	
Transaction fee (Brazilian Market):	Charge of \$25 per transaction plus 1.00% fee on the value of the transaction.	
Certificates of Deposit (FDIC insured)		
Up to 180 days	1.25% per annum	Not available
181 days and over	1.00% per annum	Not available
Monthly income processing fee	\$10.00	Not available
Charge per transaction	\$185.00	Not available
U.S. and Foreign Fixed Income Securities *	1.50% per annum	Not available
Charge per transaction	Minimum of \$185 for U.S. denominated securities & for non-U.S. denominated securities (€166, £142, ¥18,868), or up to 0.25% of the face value of the security.	
* Including, but not limited to: Government and Corporate issuances, Commercial Paper, Eurobonds and Euronotes		
Delta Mutual Funds		
Administration/Custody charge	Up to 1.00% per annum	Not available
Charge per transaction - U.S. Denominated Funds	\$25.00	Not available
Third Party Mutual Funds recommended by DeltaBank		
Administration/Custody charge	1.00% per annum	Not available
Charge per transaction - U.S. denominated funds	\$100.00	Not available
Charge per transaction - Euro denominated funds	€0.00	Not available
Charge per transaction - JPY denominated funds	¥10,199.00	Not available
Charge per transaction - GBP denominated funds	£77.00	Not available



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FIDUCIARY ACCOUNT SERVICE CHARGES- continuation		
Other Third Party Mutual Funds		
Administration/Custody charge	Up to 1.00% per annum	Not available
Charge per transaction - U.S. denominated funds	Up to 1% of investment*	Not available
Charge per transaction - Euro denominated funds	Up to 1% of investment*	Not available
Charge per transaction - JPY denominated funds	Up to 1% of investment*	Not available
Charge per transaction - GBP denominated funds	Up to 1% of investment*	Not available
* Minimum of \$300.00 or U.S. dollar equivalent for non-U.S dollar transactions.		
All Other Assets		
Administration/Custody charge	Up to 1.00% per annum	Not available
Charge per transaction	\$185.00	Not available
Interest on uninvested funds		
Interest on uninvested funds will be paid monthly on the previous month's daily-cash balances. When invested internally with the Bank, the interest rate used will be the average Federal Funds rate for the previous month adjusted by the bank's Federal Reserve Bank reserve requirement less an administrative charge. When invested externally with a third-party money market fund, the interest rate used will be the third-party fund rate paid for each day of the previous month less an administrative charge.		
Other Custodian Services		
We would be pleased to prepare, upon request, customized offers for clients who have special custody needs.		



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CHECKING AND MONEY MARKET SERVICES AND CHARGES		
Stop payment or lost check alert Each order in effect for six months and must be confirmed in writing. Telephone instructions will be accepted and maintained for 14 days only	\$30.00	\$30.00
Overdraft interest	2% over prime	2% over prime
Returned check	\$35.00	\$35.00
Deposited item returned	\$35.00	\$35.00
Special statement Copy of statement with no checks included, per statement page	\$5.00	\$5.00
Account closing charge	\$50.00	\$50.00
Dormant account charge Accounts with no activity for 12 months or more -monthly fee	\$35.00	\$35.00
Automatic transfer Transfers of balances over \$5,000 from an individual and \$10,000 from a corporate demand deposit account to money market account. This service can only be provided to customers who meet the minimum balance requirements and do not have unusual or considerable activity in their checking account, which demands frequent transfers from money market to demand deposit account to cover for overdraft balances. Only six transfers per month are permitted by law from a money market account.	No charge	No charge
Overdraft protection Automatic transfer from money market account to checking account to prevent overdraft	No charge	No charge



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OTHER BANKING SERVICES		
Cashier's/Official Checks For clients	\$45.00	\$45.00
Automatic payment of bills For clients only, per payment	\$35.00	\$50.00
Transfers		
Within the U.S.A. (wire)	\$45.00	\$45.00
Outside the U.S.A. (wire)	\$60.00	\$60.00
By check	\$55.00	\$55.00
Incoming credit to account	No charge	No charge
Telephone calls (confirmation of payment orders), minimum	\$10.00	\$10.00
Fax messages		
First page	\$10.00	\$10.00
For every additional page, minimum of	\$2.00	\$2.00
Long distance / International calls		
Telephone calls to clients regarding their accounts, minimum	\$10.00	\$10.00
Credit cards		
Application processing fee (additional to fee charged by credit card company)	\$100.00	Not available
Payment of bills	\$35.00	Not available
Check verification		
Calling on banks to verify if a check is "good at present"	\$40.00	\$40.00
Investigations, research requests, per hour	\$100.00	\$100.00
Plus any additional cost charged by banks or third party institutions involved in the process.		
Act as liaison with registrar agents, per hour	\$100.00	\$100.00
Safe deposit box		
Small, per annum fee	\$250.00	Not available
Large, per annum fee	\$300.00	Not available
Custodial Services		
Physical custody, per annum fee	\$500.00	Not available
Electronic custody, per annum fee	\$600 or .04% of asset held	Not available
Foreign exchange		
Our best market rate, plus communication cost per transaction	\$35.00	Not available

Effective January 1, 2017