

OTHER CHARGES

Early Account Closure:	
Within 30 days	\$60
Within 90 Days	\$50
Within 180 Days	\$40
After 180 Days	No Charge
Certificate / Confirmation of Balance	\$50
Stop Payments	\$30
Statement of Interest Paid for Income Tax Purposes	\$25
Voucher Search	\$25 per hr., (Min. \$15)
Issuance of Local Draft Replacement	\$30.20

PERIODIC PAYMENTS / STANDING ORDERS

Payment of Insurance Premiums, Club Dues, etc.	\$20
Set-up Fee	Free
Cash Management	\$5

Foreign Exchange

Paid For in Local Currency	\$20.20
Paid For in Local Currency	1.00% Minimum \$20 Plus Cable Cost
Cashing/Negotiating Foreign Cheque/Drafts/TC	\$2.20 Minimum (Maximum \$5,000)

WIRE TRANSFERS**Outgoing**

Caribbean, French and Netherland Antilles	\$30 Cable Cost & \$20 Commission
Canada, North, Central and South America	\$40 Cable Cost & \$20 Commission
UK and Europe	\$40 Cable Cost & \$20 Commission
Far East and Asia	\$50 Cable Cost & \$20 Commission
All Other Countries	\$50 Cable Cost & \$20 Commission
Using the Internet (Any Amount)	\$60

Incoming

To Own Account	\$15
To Pay Another Bank	\$20
Beneficiary to Collect	\$15

DRAFTS

Drafts Purchased with Same Currency	1.00% Minimum \$20.20
Foreign Drafts Purchased with EC\$	\$20.20
Sale of Travellers Cheques	Selling Rate Plus 1% Minimum \$20
Replacement of Foreign Drafts	\$100 Stop Payment Plus \$20.20
Payments for T/C, Drafts, or Collection, etc - Paid for in Cash, Cheque, etc. of Same Currency	1.00% Plus Commission
Returned Cheques Charge	\$30 Plus Foreign Bank Charge
Tracers on Drafts/Money Orders	\$100 Including Cable Cost
Forward Exchange Contracts	\$100 Per Contract Plus 0.50% Loading on Rate

**Antigua Commercial Bank**

Call us today at
481-4200/1/2/3/4 or visit our office on
Thames and St. Mary's Streets
St. John's, Antigua
www.acbonline.com

**Antigua Commercial Bank****Customer Price Guide**

CREDIT CARDS	VISA CLASSIC & MASTER CLASSIC	VISA GOLD & MASTER GOLD	BUSINESS
Joining / Annual Fee (Primary)	\$100	\$150	\$400
Joining / Annual (Additional)	\$50	\$75	\$165
Replacement Card Primary	\$25	\$25	\$25
Replacement Card Additional	\$25	\$25	\$25
Emergency Replacement Card (Primary & Additional)	\$25	\$25	\$25
Cash Advance Fee	Min. \$10.00 up to \$500 and 2.00% over \$500	Min. \$10.00 up to \$500 and 2.00% over \$500	Min. \$10.00 up to \$500 and 2.00% over \$500
Over Limit Fee	\$25	\$25	\$25
Late Payment Fee	\$15	\$15	\$15
Minimum Payment	5.00%	5.00%	5.00%
Replacement Statement	\$15	\$15	\$15
Annual Interest Rates	19.50%	19.50%	19.50%

Effective June 30, 2008

Strength. Service. Solutions.

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BUSINESS CHEQUING	
Minimum Opening Balance	\$50,000
Minimum to Earn Interest	\$50,000
Interest Rate	2.00%

CHEQUE SAVING	
<i>Earn Interest While Writing Cheques</i>	
Minimum Opening Balance	\$500
Minimum to Earn Interest	\$500
Interest Rate	2.00%

FORTY AND OVER CLUB	
<i>Special Privileges in the Prime of Your Life</i>	
Minimum Opening Balance	\$5,000
Interest Rate	
- Balance Exceeding \$5,000	4.00%
- Balance Below \$5,000	3.00%
Comes with a Credit Card and Special Discounts	

JUNIOR SAVINGS	
<i>Establish Strong Saving Habits Early</i>	
Minimum Opening Balance	\$100
Interest Rate	4.00%
Free Gift When Account is Opened	

GOLDEN SAVINGS	
<i>Save Towards that Special Goal</i>	
Minimum Opening Balance	\$100
Monthly Deposits Must be in Multiples of	\$100
Interest Rate	3.50%
Withdrawals Only after 12 Consecutive Monthly Deposits	
Early Withdrawal Penalty (whichever is higher)	\$50 or Saving Rate

INDIVIDUAL RETIREMENT ACCOUNTS	
<i>Save Towards Your Retirement</i>	
Minimum Opening Balance	\$5,000
Interest Rate	3.00% - 5.50%
Minimum Monthly Deposit	\$250
Term	3 Years
Early Withdrawal Penalty (of amount withdrawn)	0.05%
Missed Monthly Deposit	\$25

HOMEBOUND	
<i>Especially for Nationals Living Abroad</i>	
Minimum Opening Balance	\$4,000
Interest Rate:	
- \$4,000 and above	4.00%
- Below \$4,000	3.00%
Free Withdrawals and Deposits	
Third Party Withdrawals	\$15 (Free For Senior Citizens)

CALL ACCOUNTS	
Minimum	\$250,000
Term (In Days)	60-90
Interest Rate (Depending on Duration)	2.00% and up

CHEQUE ACCOUNT	
Minimum To Open	\$500
Cheque Books	At Cost Plus Stamp Duty
Minimum Service Charge: Business	\$15
Minimum Service Charge: Personal	\$15
Minimum Overdraft Interest	\$30
NSF Charge/Returned Cheque	\$60

SAVING ACCOUNT	
Minimum To Open	\$300
Account Closure Within 180 Days	\$40
Account Closure Within 90 Days	\$50
Interest Rate	3.00%
Charge For Balance Below Minimum Balance (Per Month)	\$5
Third Party Transactions	\$15
Closure of Dormant Account (Reactivation is Free)	\$25

SAFETY DEPOSIT BOXES	
Small Boxes (1 1/2" X 5")	\$130
Medium Boxes (2 1/2" X 5")	\$160
Large Boxes (2 1/2" X 10")	\$185
Extra Large Box	\$260
Number of Visits (Per Month)	2
Additional Visits (Per Visit)	\$10
Listing of Contents for Estate Purposes (Per Hour)	\$25
- Minimum	\$50
Forced Entry	\$300 Plus Cost
Key Replacement	\$100 Plus Cost

NIGHT DEPOSIT	
Night Deposit Services (Annual Fee)	\$150
Night Deposit Services (Per Plastic Bag)	\$1.50
Replacement of Lost or Stolen Key Only	\$50 Plus Cost
Lost/Damaged Wallets	\$150
Additional Wallets	\$75 Each
Lost/Broken Head Door Keys	\$50 Plus Cost

STATEMENTS	
Interim Statement	\$15
Duplicate Statement to Other Address	\$15
Screen Print of Statement	\$10
Held For Collection	\$15
Statement Other Than Monthly	\$10

AUDIT STRIKEOUTS AND OTHER LETTERS	
Same Month	\$15
Current Year	\$50
1 Year prior to Current Year	\$60
2 Years prior to Current Year	\$75
3 Years prior to Current Year	\$100
4 Years prior to Current Year	\$200
5 Years prior to Current Year	\$200
In excess of 5 Years prior to Current Account	\$250
To Central Bank	\$25
Credit Bureau / Overseas Banks	\$50 + Airmail/Telex
Credit Reports (Local)	\$25
Credit Report (Embassies)	\$25
Reactivation of Dormant Account with Deposit	Free

TIME DEPOSITS	
Minimum Opening Balance	\$5,000
Early Termination	Savings Rate, Forfeit Interest for Less Than 90-day Period



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