

## BANCRÉDITO INTERNATIONAL BANK & TRUST CORPORATION

### BIBTC FEES SCHEDULE – CORPORATE CLIENTS

The following charges, fees and penalties will be applicable to Corporate Clients. The conditions set forth herein will be referred to as Bancredito International Bank & Trust Corporation (“BIBTC”) fees schedule (the “BIBTC Fees Schedule”) and will be jointly applicable to all other Account Agreements and Products’ Terms and Conditions. Exceptions and additional consideration may be set forth in writing and will be jointly interpreted to the rest of the conditions set forth in this document. BIBTC reserves the right to periodically modify the charges, fees and/or penalties disclosed in this BIBTC Fees Schedule.

#### A. CHARGES PER SERVICE:

##### i. ACCOUNT OPENING:

| ACCOUNT TYPE                         | MINIMUM OPENING ACCOUNT | MINIMUM BALANCE | MONTHLY FEES | MINIMUM BALANCE FEE |
|--------------------------------------|-------------------------|-----------------|--------------|---------------------|
| CHECKING ACCOUNT                     | \$50,000.00             | \$25,000.00     | \$50.00      | \$25.00             |
| MONEY MARKET ACCOUNT                 | \$75,000.00             | \$50,000.00     | \$75.00      | \$50.00             |
| CERTIFICATE OF DEPOSITS <sup>1</sup> | \$50,000.00             | \$50,000.00     | -            | -                   |

##### ii. WIRE TRANSFERS:

| SERVICE                                  | DOLLAR AMOUNT (\$) |
|--|--------------------|
| OUTGOING DOMESTIC TRANSFER               | \$85.00            |
| OUTGOING INTERNATIONAL TRANSFER          | \$85.00            |
| RETURN WIRE TRANSFER (OUTGOING/INCOMING) | \$85.00            |
| WIRE TRANSFER AMENDMENT                  | \$85.00            |
| INTERNAL TRANSFERS                       | \$5.00             |
| INCOMING WIRE TRANSFER                   | \$15.00            |

<sup>1</sup> If the Certificate of Deposit is being opened as collateral to a Credit Card, the minimum opening amount and the minimum balance is \$10,000.00.

**iii. CHECK SERVICES**

| SERVICE                                       | DOLLAR AMOUNT (\$) |
|---|--------------------|
| CHECKBOOK <sup>2</sup>                        | \$200.00           |
| MANAGER'S CHECKS                              | \$50.00            |
| RETURNED CHECK                                | \$75.00            |
| CHECK TRANSACTION FEE                         | \$5.00             |
| STOP PAYMENT                                  | \$75.00            |
| COPY OF PAID CHECK OR DEPOSIT                 | \$10.00            |
| RETURNED DEPOSIT CHECK                        | \$10.00            |
| CHECK COLLECTION FOREIGN MINIMUM <sup>3</sup> | \$50.00            |

**iv. OTHER SERVICES**

| SERVICE   | DOLLAR AMOUNT (\$) |
|---|--------------------|
| INVESTIGATIONS (PER HOUR)                                 | \$75.00            |
| AUDIT CONFIRMATION LETTER                                 | \$50.00            |
| MAILING DOCUMENTS BY FEDEX, DHL, UPS (The Carrier Cost +) | \$15.00            |
| CERTIFICATIONS & REFERENCE LETTER                         | \$25.00            |
| COPY OF SWIFT MESSAGE                                     | \$10.00            |
| DORMANT ACCOUNT FEES <sup>4</sup>                         | \$10.00            |
| ACCOUNT ACTIVATION  | \$10.00            |
| STATEMENT COPY <sup>5</sup>                               | \$10.00            |
| OVERDRAFT FEE   | \$75.00            |

**v. OVERDRAFT**

| ACCOUNT TYPE      | INTEREST RATE |
|-------------------|---------------|
| CORPORATE ACCOUNT | 15.00%        |

**b. PENALTIES**
**i. CERTIFICATES OF DEPOSIT EARLY WITHDRAWALS**

| PERIOD                  | PENALTY                                |
|-------------------------|--|
| Maturity of 30 days     | No interest paid                       |
| Maturity of 31-90 days  | Penalty of 30 days' worth of interest  |
| Maturity of 91-365 days | Penalty of 90 days' worth of interest  |
| 366 or more             | Penalty of 180 days' worth of interest |

<sup>2</sup> Minimum of 150 checks per order.

<sup>3</sup> Subject to additional foreign bank charges. Price and availability of funds may vary.

<sup>4</sup> Monthly, after 2 years of inactivity.

<sup>5</sup> Applies to both Account and Corporate Credit Card statements.