

SCHEDULE OF FEES & CHARGES

Revised As Of: June 1, 2016

Did you know that when you use our online banking system, Global Access, you save more? Beside each fee listed below, we've shown you just how much you could save by performing the transaction online! To learn more visit our website at <http://www.firstglobal-bank.com> or call our customer care department at 1-888-CALL-FGB.

FEE CATEGORY	IN BRANCH	INTERNET BANKING	YOU CAN SAVE
FUNDS TRANSFERS			
Outgoing Telex/Transfer Overseas (Wires)			
JMD A/C - Outgoing Telex/Transfer Overseas	\$5,000.00	\$4,000.00	\$1,000.00
JMD A/C - Outgoing Telex/Transfer Overseas - Senior Citizens Accounts	\$5,000.00	\$4,000.00	\$1,000.00
Outgoing Telex/Transfer Overseas from all F/X Accounts	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
High Volume Outgoing Wire Processing charge - in excess of 20 transactions per month	\$5,500.00	\$5,000.00	\$500.00
Incoming Telex/Transfer to all F/X Accounts (plus cost of payment instrument)			
JMD - Incoming Telex/Transfer plus cost of payment instrument	\$2,000.00	\$2,000.00	N/a
JMD - Incoming Telex/Transfer plus cost of payment instrument	\$2,000.00	\$2,000.00	N/a
Incoming Telex/Transfer to all F/X accounts (plus cost of payment instrument)	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Wire Repairs, transfer confirmations or investigation plus Foreign Bank Charge where applicable	US\$35.00 + FBC	N/a	N/a
USD - Returned Wire transfer Foreign Bank Charge	US\$75.00 + FBC	N/a	N/a
USD - Cancelled Wire Foreign Bank Charge	US\$35.00+ FBC	N/a	N/a
Domestic Transfer (ACH/RTGS)			
JMD A/C - Local Bank Transfers - RTGS - Outgoing	\$700.00	\$300.00	\$400.00
JMD A/C - Local Bank Transfers - RTGS - Outgoing (in-house preparation of vouchers)	\$1,000.00	\$300.00	\$700.00
JMD A/C - Local Bank Transfers - Returned RTGS and ACH (corrections)	\$1,000.00	Free	\$1,000.00
JMD A/C - Local Bank Transfers - RTGS -Incoming per transaction (Company accounts only)	\$300.00/ account	N/a	N/a
ACH Transfers to local banks - (Outgoing)	\$300.00	\$50.00	\$250.00
Local Bank Instructions - Credit business accounts from listing/ per entry (Personal Account excluded)	\$300.00 / entry	N/a	N/a
OFFICIAL CHEQUES & DRAFTS			
Foreign Drafts			
Purchased from customer account - JMD	\$700.00	\$700.00	N/a
Purchased from customer - F/X account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Purchased with Other Banks Cheque or cash (on Approval)	\$1,000.00	N/a	N/a
Foreign Drafts sold - REPLACEMENT - JMD	\$700.00	N/a	N/a
Foreign Drafts sold - REPLACEMENT - From any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Stop Payment on Foreign drafts - S/C plus FBC	US\$35.00 + FBC	N/a	N/a
Manager's Cheques			
Manager's cheques sold (CUSTOMER) - AMOUNT IN EXCESS OF \$1M	\$5,825 + draft fee	\$5,825 + draft fee	N/a
Manager's cheques sold (CUSTOMER) - JMD A/C	\$500.00	\$500.00	N/a
Manager's cheques sold (CUSTOMER) - From any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Manager's cheques sold - NON-CUSTOMER REQUEST USING FGB CHEQUE - JMD	\$1,450.00	N/a	N/a
Replacement Manager's cheque	\$700.00	N/a	N/a
To effect notice of caution re lost item	\$3,200.00	N/a	N/a
Processing Manager's Cheques greater than \$1M (depositing or encashing)	\$5,825.00	N/a	N/a
STANDING ORDERS			
Set-up Fee	\$1,000.00	\$0.00	\$1,000.00
Standing Orders - Manager's Cheques			
Standing orders/ Manager's Chq. - from JMD A/C	\$1,000.00	\$500.00	\$500.00
Standing orders Failure	\$200.00/ attempt	N/a	N/a
Standing orders/ Manager's Chq. - from JMD A/C - Senior Citizens	\$900.00	\$500.00	\$400.00
Standing orders Amendment	\$500.00	\$0.00	\$500.00
Standing orders/ Manager's Chq. - from any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Standing Orders- DRAFTS			
Standing orders/ DRAFTS - from JMD A/C	\$1,400.00	\$700.00	\$700.00
Standing orders/ DRAFTS - from JMD A/C - Senior Citizens	\$1,400.00	\$700.00	\$700.00
Standing orders/ DRAFTS - from any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Standing Orders- ACH & RTGS			
Standing orders - ACH in branch	\$300.00	\$50.00	\$250.00
Standing orders - RTGS (amounts over \$1M)	\$700.00	\$250.00	\$450.00
Standing Orders - Wire Transfer			
Standing orders/Wire Transfers - from JMD A/C	\$5,000.00	\$4,000.00	\$1,000.00
Standing orders/Wire Transfers - from any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Standing Order (PAP) Initiation Fee	\$1,000.00	\$0.00	\$1,000.00
VOUCHER PREPARATION			
Requests received by Fax, Email, Secured Messaging - JMD	\$1,000.00 + cost of instrument	\$0.00	\$1,000.00
Requests received by Fax, Email, Secured Messaging - all F/X Accounts	Currency Equiv. of JMD cost	\$0.00	N/a
Transfer between own accounts WITH written instructions - INDIVIDUALS - JMD	\$1,000.00	\$0.00	\$1,000.00
Transfer to Third Party account in FGB	\$1,000.00	\$0.00	\$1,000.00
Transfer between own accounts WITH written instructions - INDIVIDUALS - USD	Currency Equiv. of JMD cost	\$0.00	N/a
Transfer between own accounts WITH written instructions - CORPORATE - JMD	\$2,200.00	\$0.00	\$2,200.00
Transfer between own accounts WITH written instructions - CORPORATE - USD	Currency Equiv. of JMD cost	\$0.00	N/a
CHEQUING ACCOUNTS & SAVING ACCOUNT FEES			
Regular Monthly Statement	FREE		
Duplicate/ Interim Statement/ Additional (each) Individual	\$700.00 or equivalent	\$0.00	\$700.00
Duplicate/ Interim Statement/ Additional (each) Corporate	\$1,200.00 or equivalent	\$0.00	\$1,200.00
Screen Print/ Photocopy/ Scan (Per page)	\$50.00 or equivalent	\$0.00	\$50.00
Holding Statements	\$3,000.00	N/a	N/a
Cheques returned to us unpaid - i.e. charged back items (by other banks)	\$1,500.00	N/a	N/a
Cheques returned by other banks valued over \$1M	\$5,825.00	N/a	N/a
Cheques returned by FGB (Uncleared Effects)	\$1,500.00	N/a	N/a
Returned Foreign Cheques	US\$ & CAN \$26.25; £15.75; €19.5 +foreign bank charge	N/a	N/a
Cheques paid Over Limit/ Unavailable Balance Charge/ NSF (Effective June 6)	\$2,200.00 + Penalty Rate	N/a	N/a
Cheques / PAP returned to us unpaid	\$1,400.00	N/a	N/a
Personal Accounts closed within 30 days of being opened.	\$3,500.00	N/a	N/a
Corporate Accounts closed within 30 days of being opened.	\$4,500.00	N/a	N/a
Minimum Charges for Individual and Corporate Accounts (Effective June 30)			
Minimum Bal. fee Ind. Savings Individual	Account Min. is the min. amt. required to open the account		
Minimum Bal fee Global Savers Kids/Teens	J\$2,000 & 500 in all other currencies		
Minimum balance fee Senior Citizens	\$100.00/mth or foreign currency equiv.		
	FREE	N/a	N/a
	FREE	N/a	N/a



SCHEDULE OF FEES & CHARGES

Revised As Of: June 1, 2016

Did you know that when you use our online banking system, Global Access, you save more? Beside each fee listed below, we've shown you just how much you could save by performing the transaction online! To learn more visit our website at <http://www.firstglobal-bank.com> or call our customer care department at 1-888-CALL-FGB.

FEE CATEGORY	IN BRANCH	INTERNET BANKING	YOU CAN SAVE
CHEQUING ACCOUNTS & SAVING ACCOUNT FEES			
Corporate Savings Accounts	\$500/mth or foreign currency equivalent	N/a	N/a
Effective July 1			
Cheque encashment and withdrawal fees	for amounts up to \$100,000 fee of \$200	N/a	N/a
Cheque encashment and withdrawal fees - Senior Citizens	FREE	N/a	N/a
Account transfer in branch	\$300.00	FREE	\$300.00
CURRENT ACCOUNTS			
Individual Current Accounts	\$70 per item, \$700 min	Minimum fee only	N/a
Senior Citizen Individual Chequing Accounts	FREE per item, \$500 min	Minimum fee only	N/a
Corporate Money Market Chequing Account	\$100 per item, \$2,200 min	Minimum fee only	N/a
Corporate Regular Account	\$90 per item, \$1,100 min	Minimum fee only	N/a
SME/ Sole Traders Chequing - (Chequing on the Go)	\$80 per item, \$700 min	Minimum fee only	N/a
Overdraft (O/D)with previous arrangement agreed rate	O/D limit -agreed rate Excesses over O/D amounts - penal rate - 50% - min. \$3,000 O/D	SAME	N/a
Overdraft (O/D)with Previous arrangement agreed rate	With agreed facility - minimum \$2,500/mth	\$2,000.00	
Overdraft (O/D)with NO Previous arrangement	NO previous arrangement- Penal rate 50% - Min. \$3,000	\$3,000.00 + Penal Rate	N/a
Personal - Cheque Books - per hundred	\$3,000.00	N/a	N/a
Corporate - Cheque Books - per six hundred	\$12,500.00 + \$2,500 for delivery to branch	N/a	N/a
Customized Cheque Leaves/ Deposit Books - PERSONAL - plus service charge and per 100	\$2,600.00	N/a	N/a
Cheque books uncollected after 30 days	\$1,000.00/ month		
Customized Cheque Leaves/ Deposit Books - BUSINESS - plus service charge and per 100	\$5,000.00	N/a	N/a
Stop payment orders - Local	\$500.00	N/a	N/a
Stop payment orders - Foreign	\$30 + FBC	N/a	N/a
Stop payment orders - (PAP cheques only)	\$500.00	N/a	N/a
CASH HANDLING FEES			
Large cash deposits	0.25% - over \$2M/ daily accumulated	N/a	N/a
Large cash deposit - In branch	.35% over \$500,000 / day accumulated		
Large cash deposits - Cambio	0.35% over \$1M	N/a	N/a
Effective December 27			
Foreign currency notes deposited - (USD)	1.25% on deposits in excess of \$1,000-\$2,000 1.75% on deposits in excess of \$2,000	N/a	N/a
Foreign currency notes deposited - (CAD)	1.25% on deposits in excess of \$1,000-\$2,000 1.75% on deposits in excess of \$2,000		
Foreign currency notes deposited - (£ and €)	1.25% on deposits in excess of £700-2000 & €700-2000 1.75% for deposits in excess of GBP2,000 & EURO2,000		
Foreign currency deposits for Cambios (All Currencies)	1.4% on deposits in excess of \$1,000	N/a	N/a
Large Cash Withdrawal handling charge	\$1,000/ \$500K or 0.20% which ever is higher		
Coin Handling Charges (exchange or deposit to account - over J\$2,000)	0.50% for customers; 3% for non customers		
Foreign currency notes (cash) tendered to be exchanged for a WIRE TRANSFER			
NOTE: THERE IS NO THRESHOLD	2% of amount tendered	N/a	N/a
Foreign currency notes (cash) tendered to be exchanged for a DRAFT in foreign currency			
NOTE: THERE IS NO THRESHOLD	2% of amount tendered	N/a	N/a
BILLS FOR COLLECTION			
Collections - Clean			
Cheque sent on collection & Cheque or other Clean Bills received on collection plus postage, wire charges or any other related charges	1.5% Min. \$2,750.00	N/a	N/a
Collections - Documentary			
Commission plus postage, wire charges and holding charges	1.55% Min. \$5,000.00 plus postage, wire charges & holding charges	N/a	N/a
CUSTODIAL SERVICE (NIGHT DEPOSITORY & SECURED CASH HANDLING)			
Depository Services - Content Counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing - RENTAL PERIOD - JAN. TO DEC. PRORATED DURING FIRST YEAR			
Rental of wallets (Small 10 1/2 x 8 1/2) **Large cash handling charge to be applied	\$6,500.00	N/a	N/a
Depository Services - Content Counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing - RENTAL PERIOD - JAN. TO DEC. PRORATED DURING FIRST YEAR			
Rental of wallets (Medium) **Large cash handling charge to be applied	\$8,000.00	N/a	N/a
Depository Services - Content Counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing - RENTAL PERIOD - JAN. TO DEC. PRORATED DURING FIRST YEAR			
Rental of bags (Large 16 x 11 1/2)	\$6,500.00	N/a	N/a
Depository Services - CUSTOMER OWNED BAGS WHETHER PLASTIC OR CANVAS			
Contents counted by the Bank under dual control. Whether delivered by Armoured			
Disposable Bag per package 50			
Small	\$3,000.00		
Medium	\$4,000.00		
Large	\$5,000.00		
Lost / Damaged wallets/ Replacement cost plus S/C	\$6,000.00	N/a	N/a
Lost key to wallet/outside door of night deposit/ Replacement cost plus S/C	\$2,500.00	N/a	N/a
Safekeeping single control wallets (control of contents remain with the customer). 3000 PER BAG + LARGE CASH RATE.	\$3,500.00	N/a	N/a
CHEQUE HANDLING FEES			
Foreign cheques deposited plus stamp duty	USD3.50 per cheque	N/a	N/a
DEBIT CARDS (ATM & POS)			
FGB TouchPoint Machines			
Balance Enquiry/ deposits/ withdrawal/ transfers	FREE		N/a
Lost/ Stolen/ Damaged - REPLACEMENT CARDS	\$885.00	N/a	N/a
Jets ATM (Non-Credit Union Machines)			
Withdrawals (per transaction charge)	\$47.50	N/a	N/a
Balance Inquiries	\$37.50	N/a	N/a
Declined Transaction Charge	\$37.50	N/a	N/a
Point of Sale Transactions	\$17.50	N/a	N/a
Declined Transaction at POS	\$37.50	N/a	N/a
Credit Union Machines			
Withdrawals (per transaction charge)	\$47.01	N/a	N/a
Balance inquiries	\$37.50	N/a	N/a
Declined Transaction Charge	\$37.50		
Point of Sale Transactions	\$17.50		
INTERNET BANKING - GLOBAL ACCESS			
Additional Global Access Tokens (**Maximum of 3 Free Tokens per account**)	FREE		

