Personal Accounts: Schedule of Fees and Charges

Effective: October 16, 2026

Cashier's Check (per check)

SBIC Customer	$5.00
Non-Customer	$10.00 (On-Us Check Exchange Only)

Miscellaneous Fees

Dormant Inactivity Fee	$2.00 per month (excluding savings accounts)
Escheatment Notice	$2.00
Check Collection	$20.00 per collection
Legal Process	$125 .00
Copies	$3.00 per sheet
Record Research	$25.00 per hour (minimum $25.00)
Balance Information Reporting	$15.00 per month
Balance Certification	$10.00 per letter
Stop Payment Order	$10.00 per item (new or renewal)
ATM/Debit Card Replacement	$10.00
Expedited Delivery of ATM Card	$25.00
Overnight Delivery of ATM Card	$125 .00
Standing Order Instruction	$5 .00 per transaction
Counter Check	$5.00 per check
Account Maintenance Fee	Varies based on product type. Refer to TISA

Safe Deposit Boxes

Key Deposit	$25.00 per key
Drilling for Lost Keys	Actual Costs (Locksmith)
Drilling for Non-Payment	Actual Costs (Locksmith)
Late Payment Fees	$10.00(after 30 days)
Safe Deposit Box Rental	Varies by size and location. Contact a branch for more information.

Fedline Wire Transfers

Outgoing Domestic	$25.00
Outgoing International	$35.00
Incoming Wires	$15.00

Remittance to India

OUTGOING	
In branch	
US Dollar or Rupee Remittance	$15.00
Rupee Remittance	Free with average monthly balance of $5K or above
	Free if remittance is $50Kor greater
Online	
Rupee Remittance	Free*
INCOMING	
Incoming SWIFT Remittance	$15.00

*SBIC Bank includes an exchange rate markup when converting your currency.

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Documentary Collection

Documents Against Acceptance	$110.00
Documents Against Payment	$90 .00
Return Unpaid	$100.00
B/L Endorsement	$30.00
Partial Payment	$50.00 per payment
Maintenance of Unpaid Item	$40.00 per month (after 30 days)

NRI Services

Life Certificate Attestation Fee	$20.00 per certificate
NRI Application Attestation & Verification	$40.00 per application
Home loan or Any Other Loan Document Attestation Fee	$20.00 per document (maximum of $300.00)
Any Other Document Attestation Fee	$20.00 per document

Cashing of On-Us Checks by Non-SBIC Customers (per check)

Up to $50.00	No charges
Above $50.00	$7.00 per check (fee does not apply to those who maintain an account with SBIC)

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