

**FIRST CARIBBEAN INTERNATIONAL BUILDING SOCIETY**  
**SCHEDULE OF RATES AND CHARGES**  
**2008 - 2010**  
**(J\$ TRANSACTIONS)**

		RATES AND CHARGES				ANNUAL / Y-T-D CHANGES		
		December 2008 (J\$)	December 2009 (J\$)	December 2010 (J\$)	J\$ Value Change '08 - '09	% Change '08 - '09	J\$ Value Change '09 - '10	% Change '09 - '10
	<b>SERVICES</b>							
<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
2.1.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	N/A	3 free then \$36	3 free then \$36	\$36	100%	\$0.00	0%
2.1.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.4	Dormant Account Fee (per annum)	154.00	154.00	350.00	\$0.00	0%	\$196.00	127%
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.2	Outward	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>4.0</b>	<b>E-BANKING</b>							
4.1	Automated Banking Machine (ABM)							
4.1.1	<b>Using own machine:</b>							
4.1.1.1	Withdrawal	15.50	15.63	20.00	\$0.13	1%	\$4.37	28%
4.1.1.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.3	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.5	Declined	8.00	8.00	8.07	\$0.00	0%	\$0.07	1%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%





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		December 2008 (J\$)	December 2009 (J\$)	December 2010 (J\$)	J\$ Value Change '08 - '09	% Change '08 - '09	J\$ Value Change '09 - '10	% Change '09 - '10
	<b>SERVICES</b>							
<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3	Manager's Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3.1	Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3.2	Non-bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.6	Certification of Account Bal./Reference Letter	835.00	1,000.00	1,900.00	\$165.00	20%	900.00	90%
8.7	Cheque Encashment Fee (Other Banks Cheques)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.8	Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	1,500.00	1,500.00	3,000.00	\$0.00	0%	\$1,500.00	100%
8.10	Voucher Search	Free held at branch; \$300.00 per hour	Free held at branch; \$300.00 per hour	Free where voucher held at branch; \$302.57 per hour	\$0.00	0%	\$2.57	1%

Source: Information submitted to the Bank of Jamaica by the building society as at 31 December 2010.

- (i) Rates and Charges reflect a sample of the fees applicable to the building society's product / services, and are not to be interpreted as an exhaustive list.
- (ii) Rates and Charges include applicable taxes.
- (iii) A 100% increase represents either a doubling of the particular rate or charge, or instances where the rate or charge is being introduced for the first time.