

Effective August, 2026

**DEPOSIT ACCOUNT & REMITTANCE CHARGES
FEE SCHEDULE**

Services Description	Fees	Unit: USD
Deposits Service Charges		
Account closed within 180 days after initial deposit	\$50.00	
Returned Check Charged against Checking Account w/FCB (Paid with Overdraft or Non-paid)	\$35 per check returned	
Deposited Itemed Returned (from other bank)	\$35.00 per item \$40.00 per check returned for purpose of loan payment	
Statement Copy Request	\$3.00 per copy	
Certificate/Verification of Account Balance	\$20.00 per account (up to 2 copies, \$5 for each extra copy)	
Stop Payment (Valid for 6 months)	\$30.00 per check	
Purchase of FCB Bank Check	\$5.00 per check	
Cancellation of Purchased Bank's Check	\$5.00 per check	
Stop Payment of Purchased Bank's Check (Valid for 6 months)	\$30.00 per check	
e-Banking OTP Token Manufacturing cost (new or re-issue)	\$20.00 per token	
Uncollected Funds - Interest on utilization of bank funds or on overdraft is minimum \$5 per day OR FCB prime rate plus 2% whichever is higher.	\$5.00 minimum per day	
Retrieval of Account Records *Actual cost: a) \$1.00 per page copy, and b) Reimbursement of bank's staff-at-work by hour rate for each research.	*Actual cost plus \$5 per box Needs to be opened. Minimum \$25/hr	
Wire Transfer/Remittance Service Charge		
A. Outward Remittance (T/T): Customer has A/C with Guam Br. Customer has no A/C with Guam Br. Amendment or Cancellation	Per Application: Cable Fee: \$45.00 plus Commission Fee: \$25.00 Cable Fee: \$50.00 plus Commission Fee: \$40.00 Cable Fee: \$35.00 plus Commission Fee: \$25.00	
B. Inward Remittance	Commission Fee: \$20.00	

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TERMS AND CONDITIONS FOR OPENING DEPOSIT ACCOUNT

Type of Account		Minimum Opening Deposit (USD or Equivalent)	Method of Computation and Payment of Interest	Service Charges and Requirements
*Guam Resident or Non-Resident	Checking	\$1,000	No Interest Paid	Daily collected balance \$1,000 or more.....No Maintenance fee Otherwise.....\$10 per statement cycle plus \$0.25 per check.
	Saving	\$1,000	Simple interest calculated on 365-day basis, payable quarterly. No interest will be given if..... 1) Daily collected balance below \$500; or 2) Account is inactive for 5 years.	Daily collected balance \$1,000 or more.....No maintenance fee Otherwise.....\$15 collected quarterly. If fees exceed account balance, the balance is reduced to zero and the account may be subjected to close.
	Time Deposit	\$10,000	1. Rates set by the bank at the beginning of term and fixed for term. 2. Simple interest calculated on 365-day basis. 3. Paid upon maturity of term as customer's choice, minimum term is 1 month and up to maximum term of 1 year.	NO SERVICE CHARGE EARLY WITHDRAWAL PENALTY If any part of the time deposit is withdrawn before the maturity date, a portion or all of the interest earned will be deducted as early withdrawal penalty as follows: (1) If the period of funds kept on deposit is less than 1 month, all the interest earned must be forfeited. (2) If the period of funds kept on deposit exceeds 1 month but less than 3 months, the interest rate shall be the 1 month TCD rate on opening date and 20% of the interest earned must be forfeited. (3) If the period of funds kept on deposit exceeds 3 months but less than 6 months, the interest rate shall be the 3 month TCD rate on opening date and 20% of the interest earned must be forfeited. (4) If the period of funds kept on deposit exceeds 6 months but less than 9 months, the interest rate shall be the 6 month TCD rate on opening date and 20% of the interest earned must be forfeited. (5) If the period of funds kept on deposit exceeds 9 months but less than 1 year, the interest rate shall be the rate 9 month TCD rate on opening date and 20% of the interest earned must be forfeited.

*The Guam Banking Code 30927.1.(2):The balance of any resident’s deposit shall not be exceeded the larger of the total current indebtedness of the Depositor running to the Bank or the largest amount of such indebtedness outstanding on any day during the previous calendar month

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Revision: 06-2026

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