

Account Type	Transaction/Service	Current Features	Revised Features
Personal Chequing Plus Accounts	Monthly Service Charge	XCD 16.00	<b>Reduced to XCD 12.00</b>
	Average balance required to avoid service fee	XCD 10,000.00	There is no longer an average balance requirement. <a href="#"><u>Service charge of XCD 12.00 will be applied monthly</u></a>
Personal Savings Accounts	Monthly Service Charge	XCD 10.00	<b>Reduced to XCD 4.50</b>
	Average balance required to avoid service fee	XCD 2,000.00	There is no longer an average balance requirement. <a href="#"><u>Service charge of XCD 4.50 will be applied monthly</u></a>
Personal Savings Plus Accounts	Monthly Service Charge	XCD 16.00	<b>Reduced to XCD 12.00</b>
	Average balance required to avoid service fee	XCD 10,000.00	There is no longer an average balance requirement. <a href="#"><u>Service charge of XCD 12.00 will be applied monthly</u></a>

**\*\* Account types not affected by these changes: Personal Chequing, Platinum Chequing, Direct Banking, Senior Chequing, Senior Savings, Sure Start, Bank @ Work, Bank @ School.**