

Account Type	Transaction/Service	Current Features	Revised Features
Personal Savings Accounts	Monthly Service Charge	XCD 15.00	Reduced to XCD 10.00
	Average balance required to avoid service fee	XCD 1,500.00	There is no longer an average balance requirement. <u>Service charge of XCD 10.00 will be applied monthly</u>
Personal Savings Plus Accounts	Monthly Service Charge	XCD 25.00	Reduced to XCD 15.00
	Average balance required to avoid service fee	XCD 10,000.00	There is no longer an average balance requirement. <u>Service charge of XCD 15.00 will be applied monthly</u>

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