

August 15, 2020

Territorial Bank of American Samoa  
716 Centennial Building Utulei  
Pago Pago, American Samoa 96799

Dear Valued Business Customer:

Territorial Bank of American Samoa continually strives to offer the best customer service experience for our account holders. To better serve our Business customers, Territorial Bank of American Samoa will adjust the Analysis Fee Structure for all business accounts, effective October 1, 2020.

Below, you will find a detailed breakdown of effective changes:

**Account Analysis Fee Structure**

Fee Description	Old Fee	New Fee
Account Maintenance	\$5.00	\$10.00
Number of Deposits (first 15 free)	N/A	\$0.85
Items Deposited (check)	\$0.10	\$0.15
Chargebacks	\$10.00	\$10.00
Food Coupons Deposited	N/A	\$0.05
Mobile Deposits (when available)	N/A	\$0.05
In-clearing Checks	\$0.10	\$0.15
On-us Checks Cashed	\$0.10	\$0.15
ACH Transactions (in and out)	\$0.15	\$0.05
eACH Transaction Fee (per item)	\$0.15	\$0.05
eACH Batch Fee (per batch)	\$5.00	\$5.00

In addition, Territorial Bank of American Samoa will transition all Business Accounts to electronic Statement delivery, effective August 2020 Statement Cycle. You may print the online statement at your convenience should you need to retain a hard copy. Electronic Statements are available online for a period of twelve (12) months. Should you wish to continue receiving a paper Statement mailed by the bank, the account will be assessed a \$10.00 Paper Statement Service Fee. Receiving your account Statement online provides your business with increased security and privacy and is available within three (3) business days of the end of the Statement Cycle. If your Business Account is not yet registered for Online Banking Services, please stop by either the Centennial or Tafuna branch to enroll now.

If you have any questions or would like more information on how to reduce your monthly account service fees, please stop by either TBAS branch to meet with an Account Services Representative.

Soifua,

Territorial Bank of American Samoa

