

## Chequing Package Plan

### Which chequing account is right for you?

To open any of our chequing or savings accounts, come in to one of our branches today!

Account	Monthly Plan Fee	Transactions Included in Monthly Fees	Cheque Image for Online Banking	Online & Mobile Banking	eTransfer	Transaction Fee Waiver (min. monthly balance)	Safety Deposit Box	Overdraft Protection	Interest Rate	Monthly Statements
<b>Basic Chequing</b>	\$12.95	Unlimited*	✓	Free	\$1.00 per etransfer		10% discount	✓	N/A	✓
<b>Personal 1 Chequing</b>	\$2.00	15 FREE, then \$0.65 per transaction*	✓	Free	\$1.00 per etransfer	\$1,000		✓	Tiered	✓
<b>US Advantage</b>	<b>Free</b>	2 FREE, then \$0.65 per transaction^	✓	Free	N/A			✓	Tiered	✓
<b>eChequing</b>	\$10.00	Unlimited Electronic**	✓	Free	4 free etransfers			✓	Tiered	✓
<b>Wisepath</b>	Free	30 FREE, then \$0.65 per transaction**	✓	Free	4 free etransfers			✓	Tiered	✓
<b>Golden 1*</b>	\$1.00	Unlimited	✓	Free	\$1.00 per etransfer		30% discount	✓	Tiered	✓

\* \$1.00/ outgoing E-transfer

\*\*4 Free etransfers, then \$1.00 per outgoing E-transfer

^ \$7.50 per cheque

#### Note Current changes includes the following:

- US Chequing, US Savings are now under one account called US Advantage - No Monthly Fee
- All Youth Accounts (You Own it Youth Chequing, Student Chequing and Student Savings) are now under one account called Wisepath - No Monthly Fee
- Home Free Chequing account is discontinued. All currently active Home Free Chequing accounts are now converted to eChequing, but your monthly fees are waived.

## Savings Package Plan

### Which savings account is right for you?

Account	Per Debit Fee	Interest Rate
<b>Wisepath</b>	30 Free Transactions then \$0.65 per Withdrawal. No in branch fees.	Tiered
<b>Advantage Savings</b>	\$0.65 per debit. If \$1000 maintained monthly then unlimited debits	Tiered
<b>US Advantage</b>	\$7.50 per Cheque. 2 Free Debits per month then \$0.65 per Debit	Tiered
<b>eSavings</b>	\$2.00 per in branch transactions. 4 Free then \$1.00 per etransfer	Tiered

## Account Transaction Fees

Account	Basic Chequing	Personal 1 Chequing	eChequing	Wisepath	Golden 1	US Advantage	Advantage Savings	eSavings
		If balance under \$1000 or after 15 transactions						
<b>Cheques</b>	Free	\$0.65	Free	Free	Free	\$7.50	N/A	N/A
<b>Pre-authorized Payment (bill/debt)</b>	Free	\$0.65	Free	Free	Free	\$0.65	n/a	n/a
<b>Online Banking (MD)</b>								
<b>Bill Payment</b>	Free	\$0.65	Free	\$1.50	Free	Free	\$0.65	Free
<b>Transfer</b>	Free	\$0.65	Free	\$0.65	Free	\$0.65	\$0.65	Free
<b>Me to me transfer</b>	Free	Free	Free	Free	Free	Free	Free	Free
<b>E-transfers (Debits)</b>	\$1.00	\$1.00	4 free then \$1.00	4 free then \$1.00	\$1.00	n/a	\$1.00	4 free then \$1.00
<b>Telephone/Auto Response (per item)</b>								
<b>Bill Payment</b>	Free	\$0.65	Free	\$1.50	Free	Free	0.65	Free
<b>Transfer</b>	Free	\$0.65	Free	\$0.65	Free	n/a	0.65	Free
<b>In Branch Transactions</b>								
<b>Withdrawal</b>	Free	\$0.65	\$2.00	Free	Free	2 free then \$0.65	0.65	\$2.00
<b>Deposits</b>	Free	Free	\$2.00	Free	Free	Free	Free	\$2.00
<b>Bill Payment</b>	Free	\$1.50	\$1.50	\$1.50	Free	Free	\$1.50	\$1.50
<b>ATM Transactions</b>								
<b>Withdrawal</b>	Free	\$0.65	Free	\$0.65	Free	n/a	0.65	Free
<b>Deposits</b>	Free	Free	Free	Free	Free	n/a	Free	Free
<b>Interac Transaction (outside exchange network)</b>	\$1.50	\$1.50 (+ \$0.65 W.D)	\$1.50	\$1.50 (+ \$0.65 W.D)	\$1.50	n/a	\$1.50 (+ \$0.65 W.D)	\$1.50
<b>Exchange network (Transaction)</b>	Free	Free (W/D \$0.65)	Free	Free (W/D \$0.65)	Free	n/a	Free (W/D \$0.65)	Free
<b>Plus US Transactions (usage in US)</b>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	n/a	\$3.00	\$3.00
<b>Plus International Transactions (usage international)</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	n/a	\$5.00	\$5.00

Fees subject to change without notice.

## Additional Service Fees

Account	Basic Chequing	Personal 1 Chequing	eChequing	Wisepath	Golden 1	US Advantage	Advantage Savings	eSavings
<b>Official Cheques</b>	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	n/a	\$6.50	\$6.50
<b>Money orders</b>	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	n/a	\$6.50	\$6.50
<b>FX draft</b>	\$8.00 + \$6.50 fee	\$8.00 + \$6.50 fee	\$8.00 + \$6.50 fee	\$8.00 + \$6.50 fee	Golden Exempt from \$6.50 only	\$8.00 + \$6.50 fee	\$8.00 + \$6.50 fee	\$8.00 + \$6.50 fee
<b>CDN CQ drawn in US funds</b>	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	n/a	\$15.00	\$15.00
<b>Stop Payment</b>	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
<b>Stop Payment Enforcement Fee</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
<b>Statement print</b>	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
<b>Post Dated CQ Held for Deposit</b>	\$3.00 per item	\$3.00 per item	\$3.00 per item	\$3.00 per item	\$3.00 per item	\$3.00 per item	\$3.00 per item	\$3.00 per item
<b>Transfer of funds by telephone</b>	\$5.00	\$5.00	\$5.00	\$5.00	Free	\$5.00	\$5.00	\$5.00
<b>Overdraft Fee</b>	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50
<b>Overdraft Transfer</b>	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50
<b>Non - Sufficient Funds</b>	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
<b>Bill Payment Trace or Recall</b>	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
<b>Search of records hourly rate</b>	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
<b>Cheque Image Search Fee</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
<b>Search of item within 90 days</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
<b>Search of item after 90 Days</b>	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
<b>Automatic Funds Transfer Out</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
<b>T3 Estate Tax Filing</b>	\$75-\$100	\$75-\$100	\$75-\$100	\$75-\$100	\$75-\$100	\$75-\$100	\$75-\$100	\$75-\$100
<b>Transfer of Registered Funds to another Financial Institution</b>	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
<b>Deposit Items Returned and Charged to Account not drawn on self</b>	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50
<b>Dormant account after 12 months</b>	\$20.00 / year	\$20.00 / year	\$20.00 / year	\$20.00 / year	\$20.00 / year	\$20.00 / year	\$20.00 / year	\$20.00 / year

Fees subject to change without notice. See branch for additional fees not listed above.