

## Account Transaction Fees

Account	Basic Chequing	Personal 1 Chequing	Self Serve Chequing	Student Chequing	Student Line of Credit	Youth Chequing	Advantage Savings	Golden Chequing Savings	US Advantage Savings
<b>Cheques (per item)</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	N/A	Free	N/A
<b>Electronic (per item)</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	N/A	Free	N/A
<b>Pre-authorized Payment (bill/debt)</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	\$0.65*	Free	N/A
<b>Direct Payment</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	\$0.65*	Free	N/A
<b>Auto Bill Payment</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	\$0.65*	Free	N/A
<b>Telephone/Auto Response (per item)</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	\$0.65*	Free	Free
<b>Bill Payment</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	\$0.65*	Free	N/A
<b>Transfer</b>	Free	Free	Free	\$0.65*	Free	Free	Free	Free	N/A
<b>Online Banking (per item)</b>	Free	Free	Free	\$0.65*	Free	Free	Free	Free	N/A
<b>Bill Payment</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	\$0.65*	Free	N/A
<b>Transfer</b>	Free	Free	Free	Free	\$1.00	Free	Free	Free	N/A
<b>Interac e-transfer (send)</b>	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A
<b>Me-to-Me Transfer</b>	Free	Free	Free	Free	Free	Free	Free	Free	N/A
<b>ABM (per item)</b>				Free					N/A
<b>Pathwise or Exchange Network</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	\$0.65*	Free	N/A
<b>Pathwise Bill Payment</b>	Free	\$0.65*	Free	\$0.65*	Free	Free	\$0.65*	Free	N/A
<b>Interac</b>	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.00	\$1.50	\$1.50	N/A
<b>Plus US</b>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A
<b>Plus International</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A
<b>Full Service Transactions</b>									
<b>Withdrawal</b>		\$0.65*	\$1.00	\$1.00	\$1.00		\$0.65*		\$1.00*
<b>Transfer</b>			\$1.00	\$1.00	\$1.00				N/A
<b>Bill Payment</b>		\$0.65*	\$1.50	\$1.50	\$1.50		\$1.50		N/A

\* charge after transaction limit reached on plan

\*\* Fees subject to change without notice.

## Additional Service Fees

Per Item

Money Orders/Drafts	\$6.50
<b>Cheque Certification</b>	
Member	\$10.00
Non-member	\$20.00
Canadian Cheque Drawn in U.S. Funds	\$15.00
Cheque drawn on Non-Chequing Account	\$15.00
Stop Payment	\$15.00
Extra Statement	\$2.00
Interim Statement	\$2.00
<b>Search of Records (the lesser of)</b>	
Within 90 days/items	\$5.00
After 90 days/items	\$11.00
Hourly	\$27.00
Written Confirmation of Account	\$15.00
Post Dated Cheque held for deposit	\$3.00
<b>Transfer of Funds</b>	
By Telephone	\$5.00
Overdraft Fee	\$5.00
Transfer of Funds to Other Financial Institution	\$25.00
Wire transfer	Inquire
Automatic Funds Transfer (out)	\$20.00
Reference Letter (acct. Balance, Bank Verification, Interest Paid)	\$20.00
NSF per item	\$40.00
Transfer of RRSP to another Financial Institution	\$100.00
Transfer of RRIF to another Financial Institution	\$100.00
Transfer of TFSA to another Financial Institution	\$100.00

<b>Deposit Items Return and Charged to Account</b>	
Not Drawn on Self	\$6.50
Drawn on Self	\$40.00
Items sent or Held for Collection	\$15.00
Accounts Closed within 90 days of Opening	\$20.00
<b>Inactive Accounts after 12 months</b>	
Notification	Free
Monthly Maintenance	\$40.00
<b>RRSP</b>	
Withdrawals	\$40.00
<b>Pathwise AutoCash Network</b>	
Unauthorized Overdraft	\$40.00
Deposit of Coin	\$10.00
Post Dated Cheque	\$10.00
<b>Late Loan Payment</b>	
Late Fee (per month)	\$20.00
Delinquency Telephone Call	\$5.00
Delinquency Letter	\$25.00
<b>Late Mortgage Payments</b>	
Late Fee (per month)	\$20.00
Internal Transfer Required	\$15.00
Funds not Available for Internal Transfer	\$30.00
Cheque Received on Collection	\$25.00
Cheque Sent on Collection	\$20.00

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

## 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 Banking	Mobile & SMS Banking	Transaction Fee Waiver (min. monthly balance)	Safety Deposit Box	Overdraft Protection	Interest Rate	Monthly Statements
<b>Basic Chequing</b>	\$12.95	Unlimited	✓	Free	Free		10% discount	✓	N/A	✓
<b>Personal 1 Chequing</b>	\$2.00	15	✓	Free	Free	\$1,000		✓	Tiered	✓
<b>US Chequing</b>	\$5.00	\$0.50 per transaction	✓	Free	Free			✓	Tiered	✓
<b>Self Serve Chequing</b>	\$10.00	Unlimited Electronic	✓	Free	Free			✓	Tiered	✓
<b>Youth Chequing</b>	Free	Unlimited**	✓	Free	Free			✓	Tiered	✓
<b>Student Chequing</b>	Free	30* **	✓	Free	Free			✓	Tiered	✓
<b>Student Line of Credit</b>	Free	Unlimited**	✓	Free	Free			✓	Tiered	✓
<b>Golden Chequing/ Savings</b>	\$1.00	Unlimited	✓	Free	Free		30% discount	✓	Tiered	✓

\* \$0.50 per transaction over 30

\*\* \$1.00 for any in-branch transactions

Note: OAC. Fees subject to change without notice. \$3.00 monthly fee for use plus interest.

## Savings Package Plan

### Which savings account is right for you?

Account	Per Debit Fee	Higher Interest Rate
<b>Advantage Savings</b>	No charge if \$1,000 is maintained throughout month	Tiered
<b>US Advantage Savings</b>	No charge if \$55.00 is maintained throughout month	Tiered

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