

Service Charges and Fees

Account Services	CHEQUING/ PLAN 24	COMMUNITY GROUP	BUSINESS ACCOUNT	SPECIALTY BUSINESS
Monthly Fee	N/C	N/C	\$5.00	\$495.00
In-Branch Withdrawal	N/C	\$0.75	\$0.75	\$0.75
Preauthorized Debit	\$0.75	\$0.75	\$0.75	\$0.75
Preauthorized Credit	N/C	N/C	\$0.75	\$0.75
In-Branch Transfers	N/C	\$0.75	\$0.75	\$0.75
On-line Transfers	N/C	N/C	\$0.75	\$0.75
Official Cheque	\$7.50	\$7.50	\$7.50	\$10.00

Transaction Fees for All Accounts

- Point of Sale Purchase: \$0.30/transaction
- Cheque Clearing: \$0.75/item
- On-line Bill Payment: \$0.75
- In-branch Bill Payment: \$1.75
- *Interac*® e-Transfer Sending: \$1.50
- *Interac*® e-Transfer Requesting: \$1.50
- Card Replacement: \$5.00
- Post-Dated Cheque Held for Deposit: \$5.00
- Automatic Transfer to Cover Overdraft: \$2.00
- In-branch Transfer to Cover Overdraft: \$5.00
- Account Overdraft: \$5.00
- Large Cash Deposit/Order (+\$5000): 0.5% of Amount
- Chargeback Items: \$5.00/item
- Statement Re-print: \$5.00/statement
- Statements Available On-line: Free
- Records Search: \$35/hour or \$2.00/item
- Certified Cheque: \$15.00
- Stop Payment Order per Item: \$15.00
- Returned Item not NSF: \$20.00
- Returned Item NSF: \$45.00
- RRSP Transfer Out: \$55.00
- Annual Dormant Account Fee: \$55.00

ATM Fees

- Exchange Deposit: Free
- Exchange Network Withdrawal: \$0.75
- Non-Exchange Network Withdrawal: \$2.00
- US Accel/Cirrus Withdrawal: \$3.00
- International Cirrus Withdrawal: \$5.00

Wire Transfer Fees

- Within Canada or US: \$25.00
- International: \$50.00
- Wire Investigation: \$25.00
- Receipt of Wire: \$5.00

The Following Services Are \$25.00

- Night Deposit Key Replacement
- Balance of Account Transfer
- Certified True Copy
- Third Party Demand Notice
- Late Loan Payment Fee
- Loan Interest Statement
- PPSA Registration Fee
- PPSA Early Discharge Fee
- Bank Confirmation Letter
- Personal Temporary Overdraft – Up to \$25.00
- Personal Loan Application Fee

Safety Deposit Boxes

- Small (2.5 x 5"): \$60.00/year
- Medium (5 x 5"): \$100/year
- Large (5 x 10"): \$150/year
- Replacement Key Service: Cost

Other

- Cheque Cashing Non-Members: Up to \$5.00
- Equity Share Requirement: \$50.00
- PaymentStream EFT Service: Minimum \$20.00/month
- Commercial Loan Application Fee: Up to 1%
- Commercial Loan Review/Renewal Fee: \$50.00
- Account Closed Within 90 days of Opening: \$50.00
- Mortgage Discharge Fee: \$75.00