

SUMMARY OF FEE CHANGES

Effective October 1, 2023

Brochure Item	Current Pricing	New Brochure Item	New Pricing
-	-	US Dollar Account - Monthly Fee (fee waived with minimum balance of \$1,000 USD)	\$2.00
		ATM Network	
Interac ATM withdrawal	\$1.50	Canadian Non-Exchange Network ATM withdrawal	\$2.00
Cirrus Network ATM withdrawal (U.S/International)	\$3.00	U.S/International Non-Exchange Network ATM withdrawal	\$5.00
-	-	Replacement Debit Card	\$5.00
		Interac e-Transfer	
Reclaim expired Interac e-transfer (after 60 days)	\$5.00	Reclaim expired e-transfer (after 30 days)	\$5.00
		Personal Cheque Processing	
-	-	Unauthorized overdraft (per month)	\$5.00
Automatic draw/coverdraft (per item)	\$1.00	Coverdraft/Transfer from draw source (per item)	\$5.00
Certified Cheque (member)	\$10.00	-	-
Official Cheque	\$6.00	Official Cheque Issue	\$7.50
Foreign currency cheque (USD on CAD account)	\$20.00	Foreign currency transactions on Canadian account	\$20.00
Foreign draft (US or International)	\$9.00	Foreign Currency Draft (FX Draft)	\$10.00
Item sent/received on collection	\$25.00	-	-
Night deposit bag	\$36.00 + HST	Night Deposit Service - Annual Fee	\$40.00 + HST
Non-MICR encoded cheque	\$5.00	Transactions cleared with incorrect/outdated encoding	\$10.00
		Insufficient Funds (NSF)	
Non-sufficient funds	\$45.00	Non-sufficient funds (NSF) - cleared or rejected	\$45.00
		Specialty Withdrawals	
RRSP/RRIF/TFSA transfer to other FI	\$50.00	RRSP/RRIF/TFSA transfer to other financial institution	\$100.00
		Inactive Accounts	
Monthly maintenance fee (after 24 months)	\$2.00	Dormant Account - Monthly Maintenance fee (after 24 months)	\$5.00
		Record Searches	
		Under 90 Days:	
Image of cheque cleared	\$5.00	-	-

Image of cheque on deposit- per item	\$10.00	-	-
Image of deposit slip – per item	\$10.00	Image of transaction or cheque cleared	\$10.00
Interim statement	\$4.00	Interim statement	\$5.00

Brochure Item	Current Pricing	New Brochure Item	New Pricing
		Wire Transfers	
Domestic less than \$10,000	\$30.00	Domestic less than \$10,000.01	\$30.00
Domestic more than \$10,000	\$50.00	Domestic \$10,000.01 - \$50,000.00	\$50.00
-	-	Domestic \$50,000.01 - \$100,000.00	\$80.00
-	-	Domestic greater than \$100,000.00	\$100.00
International less than \$10,000	\$45.00	International less than \$10,000.01	\$45.00
International more than \$10,000	\$50.00	International \$10,000.01 - \$50,000.00	\$65.00
-	-	International \$50,000.01 - \$100,000.00	\$95.00
-	-	International greater than \$100,000.00	\$115.00
		Safe Deposit Box Rental	
Small	\$50.00 + HST	Small	\$60.00 + HST
Medium	\$75.00 + HST	Medium	\$85.00 + HST
Large	\$100.00 + HST	Large	\$150.00 + HST
Extra-Large	\$150.00 + HST	Extra Large	\$250.00 + HST
		Estates	
-	-	Notice of Death Fee	\$50.00
-	-	Estate Closeout of Registered Products (per contract)	\$50.00