

Chequing Package Plan

Which Chequing account is right for you?

To open any of our Chequing or Savings accounts, come to one of our branches today!

| Account | Monthly Plan Fee | Transactions Included in Monthly Fees | Cheque Image for Online Banking | Online & Mobile Banking | e-Transfer | Plan Fee Waiver (min. monthly balance) | Overdraft Protection ² | Interest Rate | Monthly Digital Statements |
|--|---------------------|---|---------------------------------|-------------------------|-----------------------|--|-----------------------------------|---------------|----------------------------|
| Unlimited Chequing³ | \$7.99 ¹ | Unlimited | ✓ | Free | Unlimited | \$8,000 | ✓ | Tiered | ✓ |
| Essential Chequing³ | \$0.00 | 10 Free then \$1.00 per Debit Transaction | ✓ | Free | \$1.00 per e-transfer | | ✓ | Tiered | ✓ |
| US Advantage Chequing³ | Free | 2 Free per month then \$0.65 per Debit Transaction ⁴ | ✓ | Free | N/A | | N/A | Tiered | ✓ |

1. Monthly Plan Fee is waived for Members 17 Years and Younger
2. On Approved Credit, Terms and Conditions apply
3. Tiered Interest Rates
4. \$7.50 per Cheque

Note current changes include the following:

- Basic Chequing, Personal 1, eChequing, Wisepath and Golden 1 will be no longer available for new account openings.
- New Mortgage holders will need to open an Unlimited or Essential Chequing account.

Savings Package Plan

Which Savings account is right for you?

| Account | Per Debit Fee | Interest Rate |
|------------------|---|---------------|
| E-Savings | Unlimited Online and Telephone Banking Transactions, \$5 per external Debit transactions. | Tiered |

Note current changes include the following:

- Advantage Savings will no longer be available for new account openings.

Account Transaction Fees

| Account | Unlimited Chequing | Essential Chequing | US Advantage Chequing | E-Savings |
|--|--------------------|---------------------|-----------------------|-----------------------|
| Cheques | Free | \$1.00 | \$7.50 | N/A ¹ |
| Pre-authorized Payment (bill/debt) | Free | \$1.00 | \$0.65 | N/A ¹ |
| Online Banking / Mobile Banking | | | | |
| Bill Payment | Free | \$1.00 | Free | Free |
| Transfer | Free | \$1.00 | \$0.65 | Free |
| E-transfers (Debits) | Free | \$1.00 | N/A | \$5.00 |
| E-transfers (Credits) | Free | Free | N/A | Free |
| E-transfers (Requests) | Free | Free | N/A | Free |
| Telephone Banking (VRU) | | | | |
| Bill Payment | Free | \$1.00 | Free | Free |
| Transfer | Free | \$1.00 | N/A | Free |
| In Branch Transactions | | | | |
| Withdrawal | Free | \$1.00 | 2 free then \$0.65 | \$5.00 |
| Deposits | Free | Free | Free | Free |
| Bill Payment | Free | \$1.50 | Free | \$5.00 |
| ATM Transactions | | | | |
| Withdrawal | Free | \$1.00 | N/A | \$5.00 |
| Deposits | Free | Free | N/A | Free |
| Interac Transaction (outside of Exchange Network) | \$3.00 | \$3.00 + \$1.00 W/D | N/A | \$3.00 (+ \$5.00 W/D) |
| Exchange Network (Transaction) | Free | Free + \$1.00 W/D | N/A | \$5.00 |
| Plus US Transactions (usage in US) | \$3.00 | \$5.00 | N/A | \$5.00 |
| Plus International Transactions (usage international) | \$5.00 | \$5.00 | N/A | \$5.00 |
| Point of Sale (POS) Transactions | | | | |
| Point of Sale Withdrawal | Free | \$1.00 | N/A | \$5.00 |

1. If Cheque or Pre-Authorized Debit transactions are presented, there will be a fee of \$5.00 for each transaction.

Fees subject to change without notice.

Additional Service Fees

| Account | Unlimited Chequing | Essential Chequing | US Advantage Chequing | E-Savings |
|--|---------------------|---------------------|-----------------------|---------------------|
| Official Cheques | \$6.50 | \$6.50 | N/A | \$6.50 |
| FX draft | \$8.00 + \$6.50 fee | \$8.00 + \$6.50 fee | \$8.00 + \$6.50 fee | \$8.00 + \$6.50 fee |
| CDN CQ drawn in US funds | \$15.00 | \$15.00 | N/A | \$15.00 |
| Stop Payment | \$15.00 | \$15.00 | \$15.00 | \$15.00 |
| Stop Payment Enforcement Fee | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Interim Statement print | \$2.00 | \$2.00 | \$2.00 | \$2.00 |
| Post Dated CQ Held for Deposit | \$3.00 per item | \$3.00 per item | \$3.00 per item | \$3.00 per item |
| Transfer of funds by telephone | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Overdraft Fee | \$7.50 | \$7.50 | \$7.50 | \$7.50 |
| Overdraft Transfer | \$7.50 | \$7.50 | \$7.50 | \$7.50 |
| Non - Sufficient Funds | \$45.00 | \$45.00 | \$45.00 | \$45.00 |
| Bill Payment Trace or Recall | \$15.00 | \$15.00 | \$15.00 | \$15.00 |
| Search of records hourly rate | \$30.00 | \$30.00 | \$30.00 | \$30.00 |
| Cheque Image Search Fee | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Search for item within 90 days | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Search for items after 90 Days | \$11.00 | \$11.00 | \$11.00 | \$11.00 |
| Automatic Funds Transfer Out | \$20.00 | \$20.00 | \$20.00 | \$20.00 |
| T3 Estate Tax Filing | \$75-\$100 | \$75-\$100 | \$75-\$100 | \$75-\$100 |
| Transfer of Registered Funds to another Financial Institution | \$100.00 | \$100.00 | \$100.00 | \$100.00 |
| Deposit Items Returned and Charged to Account not drawn on self | \$6.50 | \$6.50 | \$6.50 | \$6.50 |
| Dormant account after 12 months | \$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.