

Chequing Package Plans No Longer offered

This information is for existing members with the Chequing Account Types listed below. They will continue to enjoy their current benefits; however, these Chequing Account Types are no longer available for new account openings.

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
Basic Chequing	\$12.95	Unlimited*	✓	Free	\$1.00 per etransfer		10% discount	✓	N/A	✓
Personal 1 Chequing	\$2.00	15 FREE, then \$0.65 per transaction*	✓	Free	\$1.00 per etransfer	\$1,000		✓	Tiered	✓
US Advantage	Free	2 FREE, then \$0.65 per transaction^	✓	Free	N/A			✓	Tiered	✓
eChequing	\$10.00	Unlimited Electronic**	✓	Free	4 free e transfers			✓	Tiered	✓
Wisepath	Free	30 FREE, then \$0.65 per transaction**	✓	Free	4 free e transfers			✓	Tiered	✓
Golden 1*	\$1.00	Unlimited	✓	Free	\$1.00 per etransfer		30% discount	✓	Tiered	✓

* \$1.00/ outgoing E-transfer

**4 Free e transfers, 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 No Longer offered

This information is for existing members with the Savings Account Types listed below. They will continue to enjoy their current benefits; however, these Savings Account Types are no longer available for new account openings.

Account	Per Debit Fee	Interest Rate
Advantage Savings	\$0.65 per debit. If \$1000 is maintained monthly, then unlimited debits	Tiered

Account Transaction Fees

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

Fees subject to change without notice.

Additional Service Fees

Account	Basic Chequing	Personal 1 Chequing	eChequing	Wisepath Chequing	Golden 1 Chequing	US Advantage Chequing	Advantage Savings
Official Cheques	\$6.50	\$6.50	\$6.50	\$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	Golden Exempt from \$6.50 only	\$8.00 + \$6.50 fee	\$8.00 + \$6.50 fee
CDN CQ drawn in US funds	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	N/A	\$15.00
Stop Payment	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Stop Payment Enforcement Fee	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Statement print	\$2.00	\$2.00	\$2.00	\$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	\$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	Free	\$5.00	\$5.00
Overdraft Fee	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50
Overdraft Transfer	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50
Non - Sufficient Funds	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
Bill Payment Trace or Recall	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Search of records hourly rate	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Cheque Image Search Fee	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Search of item within 90 days	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Search of item after 90 Days	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
Automatic Funds Transfer Out	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
T3 Estate Tax Filing	\$75-\$100	\$75-\$100	\$75-\$100	\$75-\$100	\$75-\$100	\$75-\$100	\$75-\$100
Transfer of Registered Funds to another Financial Institution	\$100.00	\$100.00	\$100.00	\$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	\$6.50	\$6.50	\$6.50
Dormant account after 12 months	\$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.