

ACCOUNT PACKAGE FEES

BUSINESS

CHEQUING



Each business has different needs in an account package.
Which of our packages best fits yours?

| | BASIC | VALUE | PREMIUM | PRESTIGE | PAY AS YOU GO |
|--|-----------------|--------------------|------------------|---|----------------------------|
| | Low volume user | Medium volume user | High volume user | Mid-size to large business with a high number of transactions | Occasional user |
| Monthly Fee | \$10.00 | \$28.00 | \$55.00 | \$100.00 | \$5 + per transaction fee |
| Day-to-day transactions ^{1,2} | 15 | 50 | 100 | 200 | Pay per transaction |
| In-branch cash deposit ³ of up to \$1,000 per day | Free | Free | Free | Free | \$2.50 per \$1,000 deposit |
| All-in-One® Paper Statement ⁴ | Free | Free | Free | Free | \$3.00 |
| eStatements | Free | Free | Free | Free | Free |
| Cheque Images in Statements | \$2.00 | \$2.00 | Free | Free | \$2.00 |
| Chargebacks ⁵ | \$5.00 | \$5.00 | Free | Free | \$5.00 |

ACCOUNT PACKAGE FEES

BUSINESS

SAVINGS AND OTHER ACCOUNTS



Transact in USD? We have an account that's right for you.
Plus savings accounts to help your money grow.

| | U.S. CHEQUING | BUSINESS DAILY INTEREST SAVINGS | BUSINESS INVESTMENT SAVINGS |
|--|----------------------------------|---------------------------------|-------------------------------------|
| | US travel or US dollar purchases | Flexible and convenient | Higher interest rate |
| Monthly Fee | Free | Free | Free |
| Day-to-day transactions ^{1,2} | 2 Free per month ⁶ | 2 Free per month | 1 Free per month, \$2.50 each after |
| In-branch cash deposit ³ of up to \$1,000 per day | \$2.50 per \$1,000 deposit | Free | Free |
| All-in-One [®] Paper Statement ⁴ | \$3.00 | \$3.00 | \$3.00 |
| eStatements | Free | Free | Free |
| Cheque Images in Statements | \$2.00 | N/A | N/A |
| Chargebacks ⁵ | \$5 | \$5 | \$5 |

BUSINESS BANKING



ADDITIONAL SERVICES AND FEES

The following fees may be in addition to any monthly package fees. Some of these fees may be covered by our package fees. All fees are charged in the currency of the Account.

DAY-TO-DAY TRANSACTIONS

These fees apply to Pay as You Go usage and transactions in excess of monthly package limits.

| | |
|--|--------|
| In-branch deposit | \$1.25 |
| In-branch cash (bills and coin) deposit per \$1,000 ⁷ | \$2.50 |
| In-branch withdrawal/transfer | \$1.25 |
| Deposit Anywhere™ | \$1.25 |
| Cheque writing | \$1.25 |
| Pre-Authorized Credit | \$1.25 |
| Pre-Authorized Payment / Debit (PAP/PAD) | \$1.25 |
| Interac® Debit (Point of Sale) | \$1.25 |
| Bill Payment | \$1.25 |
| Online or mobile transfer | \$1.25 |
| Alterna, ACCULINK® and THE EXCHANGE® Network ⁸ ATM withdrawal or transfer | \$1.25 |
| ACCELL® and MAESTRO® DebitPayment (US & International) | \$1.25 |

Large coin and cash orders may be subject to additional fees

Restrictions may apply to Business members using THE EXCHANGE® Network ATM.

INTERAC E-TRANSFER® SERVICE

| | |
|-----------------------------------|--------|
| Send Interac e-Transfer® | \$1.25 |
| Interac e-Transfer® Request Money | \$1.25 |
| Receive Interac e-Transfer® | Free |

WIRES

| | |
|--|---------|
| Incoming: (additional fees may be charged by other parties involved) | \$15.00 |
| Outgoing: | |
| \$9,999 and under | \$30.00 |
| \$10,000 to \$49,999 | \$40.00 |
| \$50,000 and over | \$80.00 |
| Inquiries/tracing/cancellation amendment | \$25.00 |

FOREIGN CURRENCY

| | |
|--|---------|
| Sell currency to member (US\$ fee exempt) | \$2.00 |
| Buy currency from member (US\$ fee exempt) | \$2.00 |
| Buy/Sell currency to non-member | \$5.00 |
| Shipping fee added to buy/sell transactions under \$250 | \$5.00 |
| Shipping fee to Home or Business address | \$10.00 |
| Foreign currency cheque drawn on Canadian dollar account | \$15.00 |
| Deposit of foreign currency cheque to Canadian dollar account ⁸ | Cost |

CHEQUES

| | |
|--|---------|
| Foreign Currency Bank Draft | \$7.50 |
| CAD Currency Official Cheque | \$7.50 |
| Official Cheque - Non-member request | \$15.00 |
| Stop Payment - full trace details provided | \$12.00 |
| Stop Payment - incomplete trace details provided | \$15.00 |
| Late Deposit | \$10.00 |
| Using non-MICR encoded cheque | \$4.50 |
| Holding post-dated cheque | \$2.50 |
| Incorrectly encoded pre-authorized credit | \$10.00 |
| Personalized cheque order ⁹ | Cost |

OTHER ATM NETWORKS

These are network fees. An additional surcharge may be levied by the institution that owns the ATM.

| | |
|--|--------|
| Interac® ATM withdrawal | \$2.25 |
| ACCEL®, Cirrus® and Maestro® US ATM withdrawals | \$3.00 |
| Cirrus® and Maestro® International ATM withdrawals | \$5.00 |

CREDIT PRODUCTS

| | |
|---|----------------------------|
| Overdraft Protection | \$5.00 per month |
| Mortgage re-advancement | \$200.00 |
| Mortgage discharge | \$750.00 |
| Transfer of mortgage to another financial institution | \$230.00 |
| Interim financing | Cost |
| Letter of credit | Rates available on request |

COMMUNITY CHEQUING ACCOUNTS

Unless otherwise indicated, Community Plus Chequing, Community Chequing and CHIP Chequing accounts follow the Business Service Fees Schedule

ADDITIONAL SERVICES AND FEES (CONTINUED)

The following fees may be in addition to any monthly package fees. Some of these fees may be covered by our package fees. All fees are charged in the currency of the Account.

| ACCOUNT INFORMATION | | MISCELLANEOUS | |
|--|---------------------------|---|------------------------------------|
| All-in-One paper statement (per statement) ⁴ | \$3.00 | Non-sufficient funds (NSF) Item ¹⁰ | \$50.00 |
| eStatement | Free | Safety Deposit Box | |
| Statement Reprint & Interim Statement | \$3.25 | Rental (varies by size) | \$45.00-\$260.00 plus tax per year |
| Cheque images included in Statements | \$2.00 | Key replacement | Cost |
| ATM inquiry | \$5.00 | Drilling | Cost |
| Letter of good standing | \$10.00 | Inactive Account | |
| Loan, interest or misc. letter | \$10.00 | 2 yrs to 4 yrs | \$20.00/year |
| Search for items, cheques, deposits, names, accounts, vouchers, and certified true copy of transactions images | | 5 yrs to 8 yrs | \$30.00/year |
| Less than 90 days | \$5.00/item | 9 yrs | \$40.00 |
| Greater than 90 days | \$10.00/item | Disposable Deposit Bags | \$12 per 25 |
| Multiple items or lengthy searches | \$40.00/hr (min. \$20.00) | Account closed within 90 days of opening | \$25.00 |
| Copy of official account history statement(s) | | Chargebacks ⁵ | \$5.00 |
| Less than 90 days | \$5.00/mth | Courier | Cost |
| Greater than 90 days | \$10.00/mth | Registered mail | Cost |
| Bank Confirmation (audit certificates) | Minimum \$25.00 each | Transfer of account to another institution | \$20.00 |
| Bill Payment Trace Request | Cost (min \$15.00) | Item sent on Collection | \$30.00 |
| | | Item received on Collection | \$25.00 |
| | | PAD origination trace/recall | \$12.00 |
| | | Manual transfer to cover cheque/PAD | \$5.00 |
| | | ATM debit/credit adjustment notice | \$2.00 |
| | | Municipal property tax payment | Cost |
| | | Coverdraft (if used) | \$5.00 per month |

1. **Transaction fees above your package limit:** Fees are charged for transactions exceeding your package limit. Fees for these transactions will be charged at month-end. For more details, refer to the "Day-to-Day Transactions" section on Page 3.

2. **Free Transactions:** The following transactions are free and do not count towards your monthly package limits: Transfers to credit products and term deposits, transfers between Savings accounts, and transfers between US Dollar accounts.

3. **Deposits count as transactions:** Each deposit, including Deposit Anywhere™ counts towards the day-to-day transactions included in your package.

4. **All-in-One Paper Statement Fee:** You will receive one statement that will include all products for which you are the primary account holder. The statement fee will be charged to the account you designate.

5. **Chargeback Fee:** If an item is deposited to your account is subsequently returned, you will be charge a Chargeback fee depending on the package.

6. **Fees waived with balance:** Day-to-day transaction fees after the 2 included each month are waived if you maintain a minimum daily closing balance of \$5,000 throughout the month.

7. **Cash Deposit Fee:** This cash processing fee is in addition to any applicable Day-to-day transaction fee. Cash deposits must be bundled and sorted. Loose or disorganized cash deposits may be rejected.

8. **Depositing Foreign Currency Cheques:** Additional fees will be charged by the processing financial institution(s).

9. **Personalized Cheque Orders:** The cost of ordering personalized cheques varies based on the style and quantity you choose.

10. **Non-sufficient funds (NSF) Item:** Each time a merchant, vendor, or financial institution presents or represents an item (for example, a current or post-dated cheque, bill payment, electronic funds transfer, or credit payment) for payment and there is not enough money in your account to pay for the item (NSF Item), we may reject the item and charge you an NSF Item fee. Concerns regarding the presentment or representation(s) of an NSF Item should be directed to the merchant, vendor, or financial institution who presented or represented the item for payment.

Please be aware that the fee schedule is subject to change. We'll notify you of any changes by posting them on our website or displaying them at the branch. These changes become effective upon notification or as stated in the schedule. By continuing to use your account or maintaining funds in it after a change, you agree to the updated fee schedule. Make sure to periodically check our website for any updates.

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