

# Personal Banking Service Fees

**Service Charges effective February 1st, 2020 and apply to banking packages and products that were available prior to February 1st, 2020.**

Online Banking	Free
Bill Payment	Varies Per Package Plan (check with Branch)
ATM Deposit	Free
Comtech ATM Withdrawal	Free
THE EXCHANGE Network Withdrawal	Free
Interac ATM Withdrawal	\$1.90
Foreign ATM Withdrawal	\$2.00
US ACCEL Network Withdrawal	\$2.00
Point Of Sale (POS)	\$0.75
US ACCEL Network Point Of Sale	\$1.00
Inter-institutional Funds Transfer	Free
Account Administration Fee	Varies Per Package Plan (check with Branch) Varies
Chequing Debits	Per Package Plan (check with Branch) Varies Per
Pre-Authorized Credit	Package Plan (check with Branch)
Official Cheque/Bank Draft	\$10.00
Overdraft Protection	\$5.00
Unauthorized Overdraft	\$5.00
NSF Items	\$45.00
Chargebacks (3 <sup>rd</sup> Party)	\$5.00
Chargebacks (Own Item)	\$45.00
NSF Presentation Fee	\$20.00
Stop Payment	\$20.00
Incoming collection item	\$10.00
Copy of cheque cleared (90 days)	\$2.00
Copy of cheque cleared (after 90 days)	\$30 per hour
Life Saver High Interest Savings Account Withdrawal	1 free per month \$5.00 each subsequent per month
Tax Free Savings Account	1 free per month \$5.00 each subsequent per month
Commissioner Services	\$50.00
Estate Administration on Life Insured Savings Accounts	\$25 to \$250

Annual Dormant Fee	\$25.00
Account Closed within 6 to 24 months	\$10.00
Transfer Out Fee On Registered Products	\$135.00
Wire Transfers Outgoing (Domestic & International)	\$50.00
Wire Transfers Incoming (Domestic & International)	\$40.00
US Dollar Drafts	\$25.00
Technology Fee (semi-annual)	\$2.00
E Transfers Outgoing	\$1.90
E Transfers Incoming	Free

NOTE: All service charges will be debited to your account throughout the month. Reimbursement of fees applicable to your Rewards level will occur on the first business day of the following month.

Monthly account administration fee applies to an account with a daily minimum balance of less than \$1,000

Monthly account administration fee does not apply to trust accounts, secondary joint account holders, Smart Savers Student Accounts, MemberLink Accounts and new members less than twelve months.