

Miscellaneous Service Fees

Overdraft	Fee
Monthly Access	\$4 / Month
NSF Return Fee**	\$55
Overdraft Item Processing Fee (paid)	\$35
Single Use	\$5 / Occurrence below \$0
Ancillary Member Requests	Fee
Account research	\$5 / item and \$40 / hour
Annual Membership Fee	\$7.50
Balance of Account transfer: BOA	\$25
Chargebacks to Business Account	\$15
Cheques written in US on Can \$ Account	\$15
Collection item: received	\$25
Collection item: sent	\$25
Dormant Account monitoring fee**	\$6 / month
Draft Can \$ or US \$ ("Official Cheque")	\$7.50
Early Account Closing Fee (within 90 days)	\$20
Land Title Search Fee	\$100
Late Payment Fee (applicable to loans and mortgages)	\$55
Mortgage Discharge Statement Request	\$25
Paper/Mailed Statement Fee	\$2.50 / Statement
Print Interim Individual Account Statement	2.25
Reference letter: account balance	\$25
Reference letter: bank verification	\$25
Reference letter: interest earned	\$25
Rejected clearing item	\$5
Return Item Fee (other than NSF)	\$10
RSP, RIF, TFSA Transfers Out	\$75
Specialized Assistance Fee (Investigation, settlement and/or corrections)	\$350 / hour (one hour minimum)
Stop Payment	\$15
Telephone Transfer of funds (by staff)	\$4.50
Transfer to cover	\$4
Transfers to Aviso Financial Inc.	No Fee
Skip a Payment	\$50
Utility Bill Payment Trace	\$20
Safety Deposit Box Fees (Box Size)	Annual Fee (+HST)
1.5 X 5	\$40
2.25 X 5	\$55
2.25 X 10	\$80
3.5 X 5	\$60
5 X 5	\$80
5 X 10	\$145
Cards	Fee
Change Card Before Refresh	\$15
First Member Card/Renewed Card	No Fee
Replace Lost MemberCard	\$15
Replacement card (unauthorized transactions)	No Fee
Replacement card (unwarranted)	\$15
Replacement of Starter Card with personalized card	\$15
ATM Network Access Fees	Fee
Acculink or Exchange Network**	\$0
Interac ATM Withdrawal **	\$1.75
International CIRRUS/PLUS Withdrawals**	\$3
Wire Transfers	Fee
Incoming CAD Funds	\$15
Incoming USD Funds	\$20
Outgoing (Sending CAN \$ within Canada)	\$30
Outgoing (Sending US \$ to U.S.)	\$30
Outgoing International (outside of CAN & U.S.)	\$50
Outgoing Inquiries (traces, cancellations/amendments)	\$50

Miscellaneous Service Fees

Foreign Currency		Fee
Deposit of Foreign Items (other than US \$)		\$6
Foreign Cheque Processing Fee		\$5
Foreign Cheques <\$1000 Sent on Collection		\$3
<i>*No fee associated with cheques >\$1000</i>		Fee debited from exchange total
Small Foreign Cheques <\$250 Sent on Collection		\$15
<i>*Additional charge to cheque processing <\$1000</i>		Fee debited from exchange total
Foreign Currency Orders (other than US \$)		\$20
Foreign Currency Processing Fee		\$5
Miscellaneous Fees Applicable To Business & Organizations		Fee
Account research		\$5 / item and \$40 / hour
Auditors Confirmation		\$30
Cash coin order request		\$2.50
Deposited cash and coin per \$1000		\$1.75
Drill Safety Deposit Box		\$100
Night Deposit Initial Set Up		\$0
Night deposit		Prices vary
Replace Lost Safe Deposit Key		\$45
Safety Deposit Boxes		Varies by size
Customer Automated Funds Transfer (Paymentstream)		Fee
Hard Tokens		\$15 each
Set Up		\$150
1-100 Transactions		\$25 / month
100-249 Transactions		\$50 / month
250-499 Transactions		\$100 / month
500-1000 Transactions		\$150 / month