

STANDARD SERVICE FEES

PERSONAL AND BUSINESS ACCOUNTS



ATM AND DEBIT TRANSACTIONS	
ATM cards -replacement for lost card	\$10.00
ATM cards – additional cards	\$10.00 each
ATM surcharge for withdrawals at another Financial Institution	
· In Canada (Interac®)	\$1.50
· Outside Canada	\$3.00
· In Canada The Exchange Network - Withdrawals and deposits	Ding Free
· In USA The Allpoint Network - Withdrawals	Ding Free
CHEQUES AND PAYMENT PROCESSING	
Chargeback on non-personal account (debit memo, third party returned cheque)	\$10.00
Handling foreign currency cheque (other than US)	\$12.00
Handling charge for US items (including deposit for CDN. Account or cashing US cheque)	\$5.00
NSF item (includes EFTs, debits, cheques, loan payments)	\$45.00
Post-dated or mailed-in item	\$5.00
Coverdraft: Transfer between linked accounts to cover access to funds	\$5.00 per transfer
Unencoded items (includes counter cheques, rejected clearing items)	\$10.00
Late loan payment (NSF)	\$45.00
Cheques on collection (received or sent, CDN or foreign)	\$30.00
Authorized overdraft	\$5.00 per month, if used
Unauthorized overdraft - Personal Accounts	\$5.00 per month

Unauthorized overdraft - Business Accounts	\$5.00 per occurrence
Stop payment, full details; does not include EFTs in online banking	\$12.50
Encoded counter cheques provided in branch	\$1.00 per cheque
Writing a USD cheque on a CAD account	\$25.00
BANK DRAFTS	
Bank draft or official cheque – CAD funds	\$7.50
Bank draft - US funds	\$12.00
Bank draft - other currency	\$12.00
US/Foreign Draft Stop Payment Charge	\$25.00
TRANSFER OF FUNDS	
Wire transfers - incoming CAD funds	\$10.00
Wire transfers - incoming US funds	\$15.00
Wire transfers - outgoing	\$30.00
Branch-assisted (telephone) transfers	\$5.00
Email money fee	\$1.25
ACCOUNT RECORDS	
Letters of account balance or verification	\$15.00
Audit confirmation letters	\$25.00
Search of records/copy of account item (e.g. statements, vouchers, cheques, transaction receipts)	\$30 per hour (\$15.00 min)
Statement mailed	\$2.00
Duplicate statement produced in branch	\$5.00
Interim statement for current month (printed in branch)	\$2.00
Telephone inquiries (branch assisted) - account balance or details	\$5.00

ACCOUNT CLOSING AND MAINTENANCE	
Non-Registered	
Close a non-registered account within 90 days	\$25.00
Dormant account (2+ years no activity) annual maintenance fee	\$25.00
Agri Invest - Transfer funds to an account at another Financial Institution	\$25.00
Registered	
Trustee Fees for Registered Accounts (Concentra) Includes: <ul style="list-style-type: none"> · Estate Settlement Specialization · Administrative Relief - CRA reporting assistance · Trustee Specialization 	\$275 per hour
Tax Form Reprint	\$5.00 per slip
Transfer of a full or partial registered plan to another Financial Institution	\$75.00
Transfer of a full registered plan to another Financial Institution within 180 days of opening	\$100.00
SAFE DEPOSIT BOX	
Annual Rental fee: size and availability vary by branch; please ask	
Late payment reminder or collection fee	\$5.00 +HST
Lost key	\$25.00 +HST
Drill box	\$250.00 + HST