## ACCOUNT RELATED AND OTHER SERVICES

Where you need us to be.

| Cash Withdrawals         \$1.00 per \$1,00 (over \$10,000)           Coin Deposits / Withdrawals           PERSONAL CHEQUES           4 cheques         \$6.0           12 cheques         \$10.0           24 cheques         \$14.1           48 cheques         \$25.1           200 cheques         \$50.0           BUSINESS CHEQUES           12 cheques         \$30.0           50 cheques         \$30.0           200 cheques         \$80.0           500 cheques         \$80.0           500 cheques         \$115.0           Wallet         \$1.2           Register         \$1.2           Binder         \$30.0           CHEQUE, DEPOSIT AND PAYMENT PROCESSING           Canadian Official Cheque         \$5.0           Non-Sufficient Funds (NSF)         \$45.0           Automatic Transfer to Cover Overdraft         \$5.00 per iter           Unauthorized Overdraft         \$5.00 per iter  |   |                                     |
|---|---|-------------------------------------|
| *Up to 3 per year. \$25.00 per card thereafter.  CASH HANDLING FEES  Cash Deposits Free Cash Withdrawals \$1.00 per \$1,000 (over \$10,000 (over \$                             | CARD SERVICES                                   |                                     |
| CASH HANDLING FEES           Cash Deposits         Free           Cash Withdrawals         \$1.00 per \$1,00 (over \$10,000   | Debit Card Replacement                          | \$10.00                             |
| Cash Deposits         Free           Cash Withdrawals         \$1.00 per \$1,00 (over \$10,000)           Coin Deposits / Withdrawals         Free           PERSONAL CHEQUES           4 cheques         \$6.0           12 cheques         \$10.1           24 cheques         \$18.1           100 cheques         \$25.1           200 cheques         \$50.0           BUSINESS CHEQUES           12 cheques         \$14.1           50 cheques         \$30.1           100 cheques         \$50.0           200 cheques         \$80.1           500 cheques         \$115.1           Wallet         \$1.2           Register         \$1.2           Binder         \$30.1           CHEQUE, DEPOSIT AND PAYMENT PROCESSING           Canadian Official Cheque         \$5.0           Non-Sufficient Funds (NSF)         \$45.0           Automatic Transfer to Cover Overdraft         \$3.0           Unauthorized Overdraft         \$5.00 per iter   | *Up to 3 per year. \$25.00 per card thereafter. |                                     |
| Cash Withdrawals         \$1.00 per \$1,00 (over \$10,000)           Coin Deposits / Withdrawals         Free           PERSONAL CHEQUES           4 cheques         \$6.           12 cheques         \$10.           24 cheques         \$14.           48 cheques         \$25.           200 cheques         \$50.           BUSINESS CHEQUES           12 cheques         \$30.           50 cheques         \$30.           100 cheques         \$50.           200 cheques         \$80.           500 cheques         \$115.           Wallet         \$1.           Register         \$1.           Binder         \$30.           CHEQUE, DEPOSIT AND PAYMENT PROCESSING           Canadian Official Cheque         \$5.0           Non-Sufficient Funds (NSF)         \$45.0           Automatic Transfer to Cover Overdraft         \$5.00 per iter   | CASH HANDLING FEES                              |                                     |
| Coin Deposits / Withdrawals   Free  | Cash Deposits                                   | Fre                                 |
| PERSONAL CHEQUES           4 cheques         \$6.           12 cheques         \$10.           24 cheques         \$14.           48 cheques         \$18.           100 cheques         \$25.           200 cheques         \$50.           BUSINESS CHEQUES           12 cheques         \$14.           50 cheques         \$30.           100 cheques         \$50.           200 cheques         \$115.           Wallet         \$1.           Register         \$1.           Binder         \$30.           CHEQUE, DEPOSIT AND PAYMENT PROCESSING           Canadian Official Cheque         \$5.0           Non-Sufficient Funds (NSF)         \$45.0           Automatic Transfer to Cover Overdraft         \$3.0           Unauthorized Overdraft         \$5.00 per iter  | Cash Withdrawals                                | \$1.00 per \$1,00<br>(over \$10,000 |
| 4 cheques \$6.0 12 cheques \$110.0 24 cheques \$114.0 48 cheques \$118.0 100 cheques \$25.0 200 cheques \$50.0  BUSINESS CHEQUES  12 cheques \$14.0 50 cheques \$30.0 100 cheques \$50.0 200 cheques \$115.0 200 cheq   | Coin Deposits / Withdrawals                     | Fre                                 |
| 4 cheques \$6.0 12 cheques \$110.0 24 cheques \$114.0 48 cheques \$18.0 100 cheques \$25.0 200 cheques \$50.0  BUSINESS CHEQUES  12 cheques \$14.0 50 cheques \$30.0 100 cheques \$50.0 200 cheques \$15.0 200 cheques \$30.0 100 cheques \$30.0   |   |                                     |
| 12 cheques  | PERSONAL CHEQUES                                |                                     |
| 24 cheques       \$14.1         48 cheques       \$18.1         100 cheques       \$25.0         200 cheques       \$50.1         BUSINESS CHEQUES         12 cheques       \$14.1         50 cheques       \$30.1         100 cheques       \$50.0         200 cheques       \$115.1         Wallet       \$1.2         Register       \$1.2         Binder       \$30.1         CHEQUE, DEPOSIT AND PAYMENT PROCESSING         Canadian Official Cheque       \$5.0         Non-Sufficient Funds (NSF)       \$45.0         Automatic Transfer to Cover Overdraft       \$3.0         Unauthorized Overdraft       \$5.00 per iter  | 4 cheques                                       | \$6.                                |
| ### ### ### ### ### ### ### ### ### ##  | 12 cheques                                      | \$10.                               |
| ### 100 cheques ### \$25.0  ### 200 cheques ### \$50.0  ### 30.0  ##  | 24 cheques                                      | \$14.                               |
| ### BUSINESS CHEQUES    12 cheques  | 48 cheques                                      | \$18.                               |
| BUSINESS CHEQUES           12 cheques         \$14.1           50 cheques         \$30.0           100 cheques         \$50.1           200 cheques         \$115.0           Wallet         \$1.           Register         \$1.           Binder         \$30.1           CHEQUE, DEPOSIT AND PAYMENT PROCESSING           Canadian Official Cheque         \$5.0           Non-Sufficient Funds (NSF)         \$45.0           Automatic Transfer to Cover Overdraft         \$3.0           Unauthorized Overdraft         \$5.00 per iter  | 100 cheques                                     | \$25.                               |
| 12 cheques       \$14.1         50 cheques       \$30.1         100 cheques       \$50.2         200 cheques       \$80.1         500 cheques       \$115.1         Wallet       \$1.2         Register       \$1.3         Binder       \$30.0         CHEQUE, DEPOSIT AND PAYMENT PROCESSING         Canadian Official Cheque       \$5.0         Non-Sufficient Funds (NSF)       \$45.0         Automatic Transfer to Cover Overdraft       \$3.0         Unauthorized Overdraft       \$5.00 per iter  | 200 cheques                                     | \$50.                               |
| \$30.0 cheques \$30.0 cheques \$50.0 cheques \$50.0 cheques \$80.0 cheques \$80.0 cheques \$115.0 cheques \$115.0 cheques \$115.0 cheques \$1.0 cheques \$1.0 cheques \$1.0 cheques \$1.0 cheque \$1.0 c | BUSINESS CHEQUES                                |                                     |
| 100 cheques   | 12 cheques                                      | \$14.                               |
| 200 cheques         \$80.1           500 cheques         \$115.1           Wallet         \$1.           Register         \$1.           Binder         \$30.1           CHEQUE, DEPOSIT AND PAYMENT PROCESSING           Canadian Official Cheque         \$5.0           Non-Sufficient Funds (NSF)         \$45.0           Automatic Transfer to Cover Overdraft         \$3.0           Unauthorized Overdraft         \$5.00 per iter   | 50 cheques                                      | \$30.                               |
| 500 cheques         \$115.0           Wallet         \$1.2           Register         \$1.2           Binder         \$30.0           CHEQUE, DEPOSIT AND PAYMENT PROCESSING           Canadian Official Cheque         \$5.0           Non-Sufficient Funds (NSF)         \$45.0           Automatic Transfer to Cover Overdraft         \$3.0           Unauthorized Overdraft         \$5.00 per iter  | 100 cheques                                     | \$50.                               |
| Wallet \$1.  Register \$1.  Binder \$30.  CHEQUE, DEPOSIT AND PAYMENT PROCESSING  Canadian Official Cheque \$5.0  Non-Sufficient Funds (NSF) \$45.0  Automatic Transfer to Cover Overdraft \$3.0  Unauthorized Overdraft \$5.00 per iter  | 200 cheques                                     | \$80.                               |
| Register \$1.  Binder \$30.  CHEQUE, DEPOSIT AND PAYMENT PROCESSING  Canadian Official Cheque \$5.0  Non-Sufficient Funds (NSF) \$45.0  Automatic Transfer to Cover Overdraft \$3.0  Unauthorized Overdraft \$5.00 per iter   | 500 cheques                                     | \$115.                              |
| CHEQUE, DEPOSIT AND PAYMENT PROCESSING  Canadian Official Cheque \$5.0  Non-Sufficient Funds (NSF) \$45.0  Automatic Transfer to Cover Overdraft \$3.0  Unauthorized Overdraft \$5.00 per iter  | Wallet  | \$1.3                               |
| CHEQUE, DEPOSIT AND PAYMENT PROCESSING  Canadian Official Cheque \$5.0  Non-Sufficient Funds (NSF) \$45.0  Automatic Transfer to Cover Overdraft \$3.0  Unauthorized Overdraft \$5.00 per iter  | Register  | \$1.:                               |
| Canadian Official Cheque \$5.0  Non-Sufficient Funds (NSF) \$45.0  Automatic Transfer to Cover Overdraft \$3.0  Unauthorized Overdraft \$5.00 per iter  | Binder  | \$30.                               |
| Canadian Official Cheque \$5.0  Non-Sufficient Funds (NSF) \$45.0  Automatic Transfer to Cover Overdraft \$3.0  Unauthorized Overdraft \$5.00 per iter  |   |                                     |
| Non-Sufficient Funds (NSF) \$45.0  Automatic Transfer to Cover Overdraft \$3.0  Unauthorized Overdraft \$5.00 per iter  | CHEQUE, DEPOSIT AND PAYMENT                     | PROCESSING                          |
| Automatic Transfer to Cover Overdraft \$3.0 Unauthorized Overdraft \$5.00 per iter  | Canadian Official Cheque                        | \$5.0                               |
| Unauthorized Overdraft \$5.00 per iter  | Non-Sufficient Funds (NSF)                      | \$45.0                              |
|   | Automatic Transfer to Cover Overdraft           | \$3.0                               |
|   | Unauthorized Overdraft                          |                                     |

| CHEQUE, DEPOSIT AND PATMENT PROCESSING |  |  |
|--|--|--|
| Canadian Official Cheque               | \$5.00                                 |  |
| Non-Sufficient Funds (NSF)             | \$45.00                                |  |
| Automatic Transfer to Cover Overdraft  | \$3.00                                 |  |
| Unauthorized Overdraft                 | \$5.00 per item<br>21% interest charge |  |
| Stop Payment                           | \$10.00                                |  |
|  |  |  |
| CLOSING ACCOUNTS                       |  |  |
| Accounts Closed Within 90 Days         | \$10.00                                |  |
|  |  |  |
| IN-BRANCH BILL PAYMENTS                |  |  |

<sup>\*</sup>Not included in monthly package benefits. Collabria credit card payments and federal/provincial government agency payments waived."

| INTERAC E-TRANSFER® |        |
|---------------------|--------|
| Send                | \$1.00 |
| Receive             | FREE   |
| Cancel              | FREE   |
| Request Money       | \$1.00 |

| NIGHT DEPOSIT SERVICES                 |               |  |
|--|---------------|--|
| Key Replacement                        | \$25 + GST    |  |
| Additional Key                         | \$12.50 + GST |  |
| Night Depository Envelopes (100)       | \$15 + GST    |  |
| Disposable Night Depository Bags (100) | \$20 + GST    |  |
| Disposable Night Depository Bags (500) | \$80 + GST    |  |
| Reusable Night Depository Bags         | FREE          |  |

| REGISTERED ACCOUNTS AND ESTATE FEES |  |  |
|-------------------------------------|--|--|
| TFSA Variable Account Withdrawals   | 2 free/month; \$1.25 /additional   |  |
| RRSP/RRIF/TFSA/RESP Transfer Out    | \$75.00*   |  |
| RESP Partial Transfer Out Fee       | \$195  |  |
| Duplicate Tax Receipt Request       | \$5.00   |  |
| Specialized Estate Assistance Fee   | \$275/hour (1 hr min.)   |  |
| T3 Preparation/Filing Fee           | \$275/hour (1 hr min.)   |  |
| Early term redemption penalties**   | Accrued Interest (in 1st year)  1% interest adjustment (in subsequent years) |  |

<sup>\*</sup>One fee per cheque issued. No charge if transferred to Access Credit Union Credential Rep, AcceleRate Financial, or Hubert Financial.

## SAFETY DEPOSIT BOX ANNUAL RENTAL

See your local branch for details and pricing. Available box sizes may vary based on location.

| WIRE FUNDS TRANSFER                        | 1        |
|--|----------|
| Wire Transfer - Incoming                   | \$5.00*  |
| Wire Transfer - Outgoing Canadian FI       | \$15.00* |
| Wire Transfer - Outgoing US FI             | \$30.00* |
| Wire Transfer - Outgoing International FI  | \$30.00* |
| Wire Trace/Recall Requests - Domestic      | \$25.00* |
| Wire Trace/Recall Requests - International | \$30.00* |
| Returned Wire                              | \$25.00* |

<sup>\*</sup>Additional fees from service providers may apply and will be charged at cost



Bill Payment\*

\$1.00

<sup>\*\*</sup>Applicable to both registered and non-registered term deposits.

Early redemption is subject to credit union and/or regulatory approval.