

STANDARD SERVICE FEES

PERSONAL AND BUSINESS ACCOUNTS



ATM AND DEBIT TRANSACTIONS	
ATM cards – replacement for lost card	\$11.50
ATM cards – additional cards	\$11.50 each
ATM surcharge for withdrawals at another Financial Institution	
• In Canada (Interac®)	\$2.00
• Outside Canada	\$3.00
• In Canada The Exchange Network - Withdrawals and deposits	Ding Free
International POS transactions	2.50% of transaction value
CHEQUES AND PAYMENT PROCESSING	
Chargeback on non-personal account (debit memo, third party returned cheque)	\$11.50
Handling foreign currency cheque (other than US)	\$15.00
Handling charge for US items (including deposit for CDN. Account or cashing US cheque)	\$5.75
NSF item (includes EFTs, debits, cheques, loan payments)	\$50.00
Post-dated or mailed-in item	\$5.75
Coverdraft: Transfer between linked accounts to cover access to funds	\$5.75 per transfer
Unencoded items (includes counter cheques, rejected clearing items)	\$11.50
Late loan payment (NSF)	\$50.00
Cheques on collection (received or sent, CDN or foreign)	\$35.00
Authorized overdraft	\$5.75 per month, if used
Unauthorized overdraft - Personal Accts	\$5.75 per month
Unauthorized overdraft - Business Accts	\$5.75 per occurrence
Stop payment, full details; does not include EFTs in online banking	\$15.00
Encoded counter cheques provided in branch	\$5.00 per cheque
Writing a USD cheque on a CAD account	\$30.00
Bill payment trace	\$15.00
BANK DRAFTS	
Bank draft or official cheque – Canadian funds	\$8.50
Bank draft - US funds	\$15.00
Bank draft - other currency	\$15.00
US/Foreign Draft Stop Payment Charge	\$30.00

TRANSFER OF FUNDS	
Wire transfers - incoming Canadian funds	\$11.50
Wire transfers - incoming US funds	\$17.50
Wire transfers - outgoing	\$35.00
Branch-assisted (telephone) transfers	\$5.75
Email money fee	\$1.50
ACCOUNT RECORDS	
Letters of account balance or verification	\$20.00
Audit confirmation letters	\$30.00
Search of records/copy of account item (e.g. statements, vouchers, cheques, transaction receipts)	\$40/hour (\$20.00 min)
Statement mailed	\$2.50
Duplicate statement produced in branch	\$5.75
Interim statement for current month (printed in branch)	\$2.50
Telephone inquiries (branch assisted) - account balance or details	\$5.75
ACCOUNT CLOSING AND MAINTENANCE	
Non-Registered	
Close a non-registered account within 90 days	\$30.00
Dormant account (2+ years no activity) annual maintenance fee	\$30.00
Agri Invest – Transfer funds to an account at another FI	\$30.00
Registered	
Trustee Fees for Registered Accounts (Concentra) Includes: <ul style="list-style-type: none"> • Estate Settlement Specialization • Administrative Relief – CRA reporting assistance • Trustee Specialization 	\$325/hour
Tax Form Reprint	\$6.50 per slip
Transfer of a full or partial registered plan to another FI	\$100.00
Transfer of a full registered plan to another FI within 180 days of opening	\$125.00
SAFE DEPOSIT BOX	
Annual Rental fee: size and availability vary by branch; please ask	
Late payment reminder or collection fee	\$6.00 +HST
Lost key	\$30.00 +HST
Drill box	Market Rate + 10% + HST