



Per Item Service Charges EFFECTIVE JANUARY 1st, 2018

Per Debit Fee	\$0.95	Cheque Withdrawal	\$0.95
ATM Withdrawal	\$0.95	Inter Credit Union	\$0.95
ATM Transfer	\$0.95	Automatic Funds Transfer	\$0.95
Global Payment	\$0.95	Negotiate Chq in Different curr. than Acct	\$20.00
Telephone Banking Transfer	\$0.95	USD Chq Drawn on CAD Account	\$10.00
Direct Payment Purchase	\$0.95	Chq drawn on non-Chequing account	\$5.00
Pre-Auth Payment	\$0.95	Non Encoded Chq	\$5.00
Transfers for funds to cover Overdraft	\$0.95	Mortgage Transfer (To Another FI)	\$100.00
In Branch Cash Withdrawal	\$0.95	In House Appraisal/Environmental	\$100.00
In Branch Transfer	\$0.95		

Package Service Charges:

Your Chq 15 - \$6.00 - Minimum monthly balance to waive fee - \$2000

Your Chq 40 - \$14.00 - Minimum monthly balance to waive fee - \$3000

Your Chq Unlimited - \$28.00 - Minimum monthly balance to waive fee - \$5000

Your Chq 15 for Seniors - \$4.50 - Minimum monthly balance to waive fee - \$2000

Your Chq 40 for Seniors - \$10.50 - Minimum monthly balance to waive fee - \$3000

Your Chq Unlimited for Seniors - \$21.00 - Minimum monthly balance to waive fee - \$5000

***Service charges subject to change without notice.**