

# Service Charges Updates

Effective January 1, 2021

## General Account Service Charges – All Account Types

ATM INTERAC withdrawal: \$2.50 to \$3.00 per transaction

ATM CIRRUS withdrawal: \$4.00 to \$5.00 per transaction

Manager's Trust Cheques: \$8.00 to \$10.00 per remittance

## Specific Account Service Charge Changes

Business Chequing	One \$1.00 credit service charge total MMB - \$2,000.00 to \$4,000.00
Business Edge	\$2.00 monthly maintenance fee MMB - \$2,000.00 to \$4,000.00
Community Builder	Free Transactions – 10 to 20 One \$1.00 credit service charge total MMB - \$1,500.00 to \$3,000.00
Fat Cat Chequing	No free cheques
Graduate Chequing	Free transactions per month – 35 to 50 No free cheques
Headstart Chequing	No free cheques
Life Start Chequing	Remove manual bill payment charge of \$2.00 Qualification age being expanded to 19 to 30 from 19 to 27
Low Fee	\$4.00 monthly fee free MMB - \$1,500.00 to \$3,000.00
Maximizer	\$2.00 monthly fee MMB - \$1,500.00 to \$3,000.00 All items free MMB - \$1,500.00 to \$3,000.00
Maximizer MSP	Remove reference to Global Payment Card Remove bill payments – electronic no charge; manual \$2.00 Remove certification of cheque - \$5.00
Maximizer – MSPP	Monthly Fee unlimited transactions - \$16.00 to \$20.00 Remove bill payments – electronic no charge, manual no charge Remove certification of cheque - \$5.00
Personal Chequing	One \$1.00 credit service charge total MMB - \$1,500.00 \$3,000.00 \$2.00 monthly fee MMB - \$1,500.00 to \$3,000.00
When I am 64 (WIM64)	\$2.00 monthly fee MMB - \$1,500.00 to \$3,000.00 Remove bill payments – electronic no charge; manual \$2.00 Remove certification of cheque - \$5.00

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## Other Specific Product Changes

Estate Account Administration and Advisory Services	\$250
Services included are:	
<ul style="list-style-type: none"><li>• Prepare Estate Checklist</li><li>• Remove name from joint account</li><li>• Monitor Account for Daily Activity</li><li>• Correspondence</li><li>• Payment preparation and processing (MT Cheques)</li><li>• Account balance transfer out to another FI</li><li>• Open Estate Account and Prepare New FSAs</li><li>• Complete Bonds of Indemnity</li><li>• Photocopying, telephone calls, postage, e-mails</li><li>• Correspondence with Law Offices, Accountants, Others</li><li>• Loan Administration</li><li>• Registered Plan Administration</li><li>• Preparation of Tax Receipts</li><li>• Other services as required</li></ul>	
Letter of Credit	\$50 to \$100 per letter
Agriculture Loans	Up to 1% with \$250 minimum
Line of Credit Standby Fee	0.0001 of approved LOC Limit – minimum \$10.00 per month
Annual File Review Fee	\$150 to \$200 minimum
Insurance Refund Fee	If less than \$200, refund is retained