

# alterna **savings**

## ACCOUNT PACKAGE FEES BUSINESS

### CHEQUING



Each business has different needs in an account package.  
Which of our packages best fits you?

	BASIC	VALUE	PREMIUM	PRESTIGE	PAY AS YOU GO
	Low volume user	Medium volume user	High volume user	Mid-size to large business with a high number of transactions	Occasional user
Monthly Fee	\$10.00	\$28.00	\$55.00	\$100.00	\$5.00+ per transaction fee
Day-to-day Transactions <sup>1,2</sup>	15	50	100	200	Pay per transaction
In-branch cash deposit <sup>3</sup> of up to \$1,000 per day	Free				\$2.50 per \$1,000 deposit
All-in-One® Paper Statement <sup>4</sup>	Free				\$3.00
eStatement	Free				
Cheque Images in Statements	\$2.00		Free		\$2.00
Chargebacks <sup>5</sup>	\$5.00		Free		\$5.00

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## ACCOUNT PACKAGE FEES BUSINESS

### SAVINGS AND OTHER ACCOUNTS



Transact in USD? We have an account that's right for you. Plus savings accounts to help your money grow.

	U.S. CHEQUING	BUSINESS DAILY INTEREST SAVINGS	BUSINESS INVESTMENT SAVINGS
	US travel or US dollar purchases	Flexible and convenient	Higher interest rate
Monthly Fee	\$5.00	Free	
Day-to-day Transactions <sup>1,2</sup>	2 Free per month <sup>6</sup>	2 Free per month	1 Free per month, \$2.50 each after
In-branch cash deposit <sup>3</sup> of up to \$1,000 per day	\$2.50 per \$1,000 deposit	Free	
All-in-One® Paper Statement <sup>4</sup>	\$3.00	\$3.00	
eStatement	Free	Free	
Cheque Images in Statements	\$2.00	N/A	
Chargebacks <sup>5</sup>	\$5.00	\$5.00	

# BUSINESS BANKING



## ADDITIONAL SERVICES AND FEES

The following fees may be in addition to any monthly package fees. Some of these fees may be covered by our package fees. All fees are charged in the currency of the Account..

### DAY-TO-DAY TRANSACTIONS

*These fees apply to Pay As You Go usage and transactions in excess of monthly package limits.*

In-branch deposit	\$1.25
In-branch cash (bills and coin) per \$1,000 <sup>7</sup>	\$2.50
In-branch withdrawal/transfer	\$1.25
Deposit Anywhere™	\$1.25
Cheque writing	\$1.25
Pre-Authorized credit	\$1.25
Pre-Authorized Payment / Debit (PAP / PAD)	\$1.25
Interac® Debit (Point of Sale)	\$1.25
Bill Payment	\$1.25
Online or mobile transfer	\$1.25
Alterna, ACCULINK® and THE EXCHANGE® Network ATM withdrawal or transfer	\$1.25
Visa Debit® and Visa PLUS®/ ACCEL® and Maestro® Debit payment (U.S. & International)	\$1.25

*Large coin and cash orders may be subject to additional fees.*

*Restrictions may apply to Business members using THE EXCHANGE® Network ATM.*

### INTERAC E-TRANSFER® SERVICE

Send Interac e-Transfer®	\$1.50
Interac e-Transfer® Request Money	\$1.50
Receive Interac e-Transfer®	Free

### WIRES

Incoming: (additional fees may be charged by other parties involved)	\$15.00
Outgoing:	
\$9,999 and under	\$30.00
\$10,000 to \$49,999	\$40.00
\$50,000 and over	\$80.00
Inquiries/tracing/cancellation amendment	\$25.00

### FOREIGN CURRENCY (USD)

Buy/Sell currency to non-member (USD only)	\$5.00
Foreign currency cheque drawn on Canadian dollar account	\$15.00

### CHEQUES

Foreign Currency Bank Draft	\$7.50
CAD Currency Official Cheque	\$7.50
Official Cheque - Non-member request	\$15.00
Stop Payment - Full trace details provided	\$12.00
Stop Payment - Incomplete trace details provided	\$15.00
Late Deposit	\$10.00
Using non-MICR encoded cheque	\$4.50
Holding post-dated cheque	\$2.50
Incorrectly encoded pre-authorized credit	\$10.00
Personalized Cheque Order <sup>8</sup>	Cost

### ATM NETWORK & FOREIGN TRANSACTION FEES

*These are network fees. An additional surcharge may be levied by the institution that owns the ATM.*

Interac® ATM withdrawal	\$2.25
Visa Debit® and Visa PLUS®/ ACCEL®, Cirrus® and Maestro® U.S ATM Withdrawals	\$3.00
Visa Debit® and Visa PLUS®/ Cirrus® and Maestro® International ATM Withdrawals	\$5.00
Visa Debit® and Visa PLUS® Debit card foreign transaction fee <sup>10</sup>	2.5% of transaction Value

### CREDIT PRODUCTS

Overdraft Protection	\$5.00 per month
Mortgage Re-Advancement	\$200.00
Mortgage Discharge	\$750.00
Transfer of mortgage to another financial institution	\$230.00
Interim financing	Cost
Letter of Credit	Rates available on request

### COMMUNITY CHEQUING ACCOUNTS

Unless otherwise indicated, Community Plus Chequing, Community Chequing and CHIP Chequing accounts follow the Business Service Fees Schedule

# ADDITIONAL SERVICES AND FEES (CONTINUED)

The following fees may be in addition to any monthly package fees. Some of these fees may be covered by our package fees. All fees are charged in the currency of the Account.

ACCOUNT INFORMATION		MISCELLANEOUS	
All-in-One® paper statement (per statement) <sup>4</sup>	\$3.00	Non-sufficient funds (NSF) Item <sup>9</sup>	\$50.00
eStatement	Free	<b>Safety Deposit Box</b>	
Statement Reprint & Interim Statement	\$3.25	Rental (varies by size)	\$45.00 – \$260.00 plus tax per year
Cheque images included in Statements	\$2.00	Drilling	Cost
ATM inquiry	\$5.00	Key replacement	Cost
Letter of Good Standing	\$10.00	<b>Inactive Account</b>	
Loan, Interest or Misc. letter	\$10.00	2 yrs to 4 yrs	\$20.00/year
Search for items, cheques, deposits, names, accounts, vouchers and certified true copy of transaction images		5 yrs to 8 yrs	\$30.00/year
Less than 90 days	\$5.00/item	9 yrs	\$40.00
Greater than 90 days	\$10.00/item	Disposable Deposit Bags	\$12 per 25
Multiple items or lengthy searches	\$40.00/hr (min \$20.00)	Account closed within 90 days of opening	\$25.00
Copy of official account history statement(s)		Chargebacks <sup>5</sup>	\$5.00
Less than 90 days	\$5.00/mth	Courier	Cost
Greater than 90 days	\$10.00/mth	Registered Mail	Cost
Bank Confirmation (audit certificates)	Minimum \$25.00 each Detailed \$40.00/hr	Transfer of account to another institution	\$20.00
Bill Payment Trace Request	Cost (min \$15.00)	Item sent on collection	\$30.00
		Item received on collection	\$25.00
		PAD origination trace/recall	\$12.00
		Manual transfer to cover cheque/PAD	\$5.00
		ATM Debit/Credit Adjustment Notice	\$2.00
		Municipal Property Tax Payment	Cost
		Coverdraft (if used)	\$5.00 per month

**1. Transaction fees above your package limit:** Fees are charged for transactions exceeding your package limit. Fees for these transactions will be charged at month-end. For more details, refer to the Day-to-Day Transactions" section on Page 3.

**2. Free Transactions:** The following transactions are free and do not count towards your monthly package limits: Transfers to credit products and term deposits, transfers between Savings accounts, and transfers between US Dollar accounts.

**3. Deposits count as transactions:** Each deposit, including Deposit AnywhereTM counts towards the day-to-day transactions included in your package.

**4. All-in-One Paper Statement Fee:** You will receive one statement that will include all products for which you are the primary account holder. The statement fee will be charged to the account you designate.

**5. Chargeback Fee:** If an item is deposited to your account is subsequently returned, you will be charged a Chargeback fee depending on the package.

**6. Fees waived with balance:** Day-to-day transaction fees after the 2 included each month are waived if you maintain a minimum daily closing balance of \$5,000 throughout the month.

**7. Cash Deposit Fee:** This cash processing fee is in addition to any applicable Day-to-day transaction fee. Cash deposits must be bundled and sorted. Loose or disorganized cash deposits may be rejected.

**8. Personalized Cheque Orders:** The cost of ordering personalized cheques varies based on the style and quantity you choose.

**9. Non-sufficient funds (NSF) Item:** Each time a merchant, vendor, or financial institution presents or represents an item (for example, a current or post-dated cheque, bill payment, electronic fundtransfer, or credit payment) for payment and there is not enough money in your account to pay for the item (NSF Item), we may reject the item and charge you an NSF Item fee. Concerns regarding the presentation or representation(s) of an NSF Item should be directed to the merchant, vendor, or financial institution who presented or represented the item for payment.

**10. The new foreign transaction fees will apply to all foreign currency transactions including ATM, Point-of-Sale and Online purchases.**

Please be aware that the fee schedule is subject to change. We'll notify you of any changes by posting them on our website or displaying them at the branch. These changes become effective upon notification or as stated in the schedule. By continuing to use your account or maintaining funds in it after a change, you agree to the updated fee schedule. Make sure to periodically check our website for any updates.

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