

# Service Fee Change Notice

## Summary of Personal Fee Changes Effective September 1, 2024

We work hard to provide exceptional value for our products and services. To support enhancements and continue to offer and sustain our high service standards, we are updating the fees on some account services effective **September 1, 2024**.

We remain committed to supporting the communities we serve, and even with these changes, we are competitively positioned within the market, providing exceptional value for your daily banking needs. The changes to day-to-day transaction service fees only apply to Pay-as-You-Go usage or users who exceed their monthly package service limits. Better yet, Alterna's account package fees remain the same. If you have questions about our account packages, please get in touch with our Contact Centre at 1.877.560.0100 or via secure chat.

| FEE DESCRIPTION   | CURRENT FEE           | NEW FEE               |
|---|-----------------------|-----------------------|
| Day-to-day Transaction: <ul style="list-style-type: none"> <li>In-branch withdrawal / transfer</li> <li>Cheque writing, Pre-Authorized</li> <li>Pre-Authorized Payment / Debit (PAP / PAD)</li> <li>Bill Payment</li> <li>Interac® Debit (Point of Sale)</li> <li>Send Interac e-Transfer®</li> <li>Interac e-Transfer® Request Money</li> <li>Online or Mobile transfer</li> <li>External Account Transfers</li> <li>Alterna, ACCULINK® and THE EXCHANGE® Network</li> <li>ATM withdrawal or transfer</li> <li>ACCEL® and Maestro® Debit Payment (US &amp; International)</li> </ul> | \$0.90                | \$1.20                |
| Coverdraft  | \$2.50/month, if used | \$5.00/month, if used |
| Overdraft protection - Monthly Plan   | \$2.50/month          | \$5.00/month          |
| All-in-One® Paper Statement   | \$1.50 per statement  | \$2.25 per statement  |
| Wires outgoing - \$50,000 and over  | \$70.00               | \$80.00               |
| Loan, interest or misc. letter  | \$10.00               | \$15.00               |

# SERVICE FEE CHANGE NOTICE

## Summary of Business Fee Changes Effective September 1, 2024

We work hard to provide exceptional value for our products and services. To support enhancements and continue to offer and sustain our high service standards, we are updating the fees on some account services effective **September 1, 2024**.

We remain committed to supporting the communities we serve, and even with these changes, we are competitively positioned within the market. The changes to day-to-day transaction service fees only apply to Pay-as-You-Go usage or users who exceed their monthly package service limits. Better yet, Alterna's banking package fees remain the same. If you have questions about our account packages, please get in touch with our Contact Centre at 1.877.560.0100 or via secure chat.

| FEE DESCRIPTION  | CURRENT FEE               | NEW FEE                   |
|--|---------------------------|---------------------------|
| Day-to-day Transactions: <ul style="list-style-type: none"><li>• Deposit Anywhere™</li><li>• Cheque Writing</li><li>• Preauthorized Credit</li><li>• Preauthorized Payment/Debit (PAP/PAD),</li><li>• Interac® Debit (Point of Sale)</li><li>• Bill Payment</li><li>• Online or Mobile transfer</li><li>• Alterna, ACCULINK® and THE EXCHANGE® Network, ATM withdrawal or transfer</li><li>• ACCELL® and Maestro® Debit Payment (US &amp; International)</li></ul> | \$0.90                    | \$1.25                    |
| In-branch deposit  | \$1.00                    | \$1.25                    |
| In-branch withdrawal or transfer   | \$1.00                    | \$1.25                    |
| Coverdraft   | \$2.50 per month, if used | \$5.00 per month, if used |
| Wires outgoing - \$50,000 and over   | \$70.00                   | \$80.00                   |