



SERVICE FEE BULLETIN - BUSINESS ACCOUNTS

Fees effective December 1, 2021
(subject to change)

	Chequing						Savings	
	Business Chequing	Business Chequing 20	Business Chequing 40	Business Chequing 60	Business Chequing 120	US Business Chequing	Business Investment Savings	US Business Savings
Monthly Fee	\$6.00	\$15.00	\$25.00	\$35.00	\$70.00	\$6.00 a	N/A	N/A
Free Transactions (monthly)	N/A	20	40	60	120	1 free txn / every \$500 MMB	2	1
Interest Payments	N/A	N/A	N/A	N/A	N/A	N/A	Monthly	Monthly
STATEMENTS								
Statements - Consolidated - Monthly	Free	Free	Free	Free	Free	Free	Free	Free
Statements - Duplicate - In-branch†	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00 a	\$5.00	\$5.00 a
Statements - Duplicate - Fax (local)†	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00 a	\$6.00	\$6.00 a
Statements - Held for Client Pick-Up	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Self-service - Online / Telephone Banking	Free	Free	Free	Free	Free	Free	Free	Free
CHEQUES								
Cheque Clearing	\$0.85	\$0.85 b	\$0.85 b	\$0.85 b	\$0.85 b	\$0.85 a,b	N/A	N/A
Images returned with statement	Free	Free	Free	Free	Free	Free	N/A	N/A
Cheque Order Fee	Cost	Cost	Cost	Cost	Cost	Cost a	N/A	N/A
DEPOSITS								
Client Request - In-branch	\$0.85	\$0.85 b	\$0.85 b	\$0.85 b	\$0.85 b	\$0.85 a,b	\$0.85 b	\$0.85 a,b
Night Deposit / Mail Deposit	\$0.85	\$1.00	\$0.85 b	\$0.85 b	\$0.85 b	\$0.85 a,b	\$0.85 b	\$0.85 a,b
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$0.70	\$0.70 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A	Free	N/A
Mobile Deposit	\$0.70	\$0.70 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A	Free	N/A
Pre-authorized Credit	\$0.25	\$0.25 b	\$0.25 b	\$0.25 b	\$0.25 b	\$0.25 a,b	Free	\$0.25 a,b
Interac e-Transfer - Incoming	Free	Free	Free	Free	Free	Free	Free	N/A
Interac e-Transfer - Request for Funds	\$1.00	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	N/A	\$1.00	N/A
WITHDRAWALS								
Client Request - In-branch	\$1.00	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 a,b	\$5.00 b	\$1.00 a,b
Pre-authorized Payment	\$0.85	\$0.85 b	\$0.85 b	\$0.85 b	\$0.85 b	\$0.85 a,b	\$5.00 b	\$0.85 a,b
Direct Payment (debit)	\$0.70	\$0.70 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A	\$5.00 b	N/A
Interac e-Transfer - Outgoing	\$1.00	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	N/A	\$5.00 b	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$0.70	\$0.70 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A	\$5.00 b	N/A
ATM - Interac	\$2.25	\$2.25	\$2.25	\$2.25	\$2.25	N/A	\$6.50	N/A
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25	\$3.25	\$3.25	\$3.25	N/A	\$7.50	N/A
TRANSFERS								
Client Request - In-branch	\$1.00	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 a,b	\$5.00 b	\$1.00 a,b
Client Request - By Phone	\$1.00	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 a,b	\$5.00 b	\$1.00 a, b
Self-service - Online Banking	Free	Free	Free	Free	Free	N/A	\$5.00 b	N/A
Self-service - Telephone Banking	Free	Free	Free	Free	Free	N/A	\$5.00 b	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free	N/A	\$5.00 b	N/A
BALANCE INQUIRIES								
Client Request - In-branch	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00 a	\$1.00	\$1.00
Client Request - By Phone	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00 a	\$1.00	\$1.00
Self-service - Online Banking	Free	Free	Free	Free	Free	Free	Free	Free
Self-service - Telephone Banking	Free	Free	Free	Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free	N/A	Free	N/A
BILL PAYMENTS								
Client Request - In-branch (per bill)	\$1.00	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	N/A	\$5.00 b	N/A
Client Request - By Phone (per bill)	\$1.00	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	N/A	\$5.00 b	N/A
Self-service - Online Banking (per bill)	\$0.70	\$0.70 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A	\$5.00 b	N/A
Self-service - Telephone Banking (per bill)	\$0.70	\$0.70 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A	\$5.00 b	N/A

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a All charges are in US dollars.

b May be counted as free transaction(s) as per package set-up; fees charged after transaction limit.

† GST applies

Note: Network surcharge fees may apply for U.S. exchange point of sale (debit) transactions. Transactions are first converted into USD at BlueShore Financial's daily cash rate and then CAD equivalent.

Fees effective December 1, 2021
 (subject to change)

	Chequing	
	Incorporated Associations	Community Groups
Monthly Fee	\$3.00	\$1.50
Free Transactions (monthly)	30	20
Interest Payments	N/A	N/A
STATEMENTS		
Statements - Consolidated - Monthly	Free	Free
Statements - Duplicate - In-branch†	\$2.50	\$2.50
Statements - Duplicate - Fax (local)†	\$3.50	\$3.50
Self-service - Online / Telephone Banking	Free	Free
CHEQUES		
Cheque Clearing	\$0.85a	\$0.70a
Images Returned with Statement	Free	Free
Cheque Order Fee	Cost	Cost
DEPOSITS		
Client Request - In-branch	\$0.85a	\$0.70a
Night Deposit	\$0.85a	\$0.70a
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$0.70a	\$0.70a
Mobile Deposit	\$0.70a	\$0.70a
Pre-authorized Credit	\$0.25a	\$0.25a
Interac e-Transfer - Incoming	Free	Free
Interac e-Transfer - Request for Funds	\$1.00	\$1.00
WITHDRAWALS		
Client Request - In-Branch	\$1.00 a	\$1.00 a
Pre-authorized Payment	\$0.70a	\$0.70a
Direct Payment (debit)	\$0.70a	\$0.70a
Interac e-Transfer - Outgoing	\$1.00	\$1.00
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$0.70a	\$0.70a
ATM - Interac	\$2.25	\$2.25
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25
TRANSFERS		
Client Request - In-branch	\$1.00 a	\$1.00 a
Client Request - By Phone	\$1.00 a	\$1.00 a
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BALANCE INQUIRIES		
Client Request - In-branch	\$1.00	\$1.00
Client Request - By Phone	\$1.00	\$1.00
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BILL PAYMENTS		
Client Request - In-branch (per bill)	\$1.00 a	\$1.00 a
Client Request - By Phone (per bill)	\$1.00 a	\$1.00 a
Self-service - Online Banking	\$0.70a	\$0.70a
Self-service - Telephone Banking	\$0.70a	\$0.70a

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a May be counted as free transaction(s) as per account set-up; fees charged after the transaction limit.

Incorporated Associations must provide Societies Act Incorporation Certificate

Community Groups are defined as those whose primary purpose is to serve various sectors of the general community i.e. service clubs, Girl Guides, Scouts, support groups, sports leagues, etc.

Note: Network surcharge fees may apply for U.S. exchange point of sale (debit) transactions. Transactions are first converted into USD at BlueShore Financial's daily cash rate and then CAD equivalent.

† GST applies



SERVICE FEE BULLETIN - GRANDFATHERED ACCOUNTS

Fees effective December 1, 2021 (subject to change)	Business	Community
	Plan 24 Business*	Plan 24 Associations*
Monthly Fee	N/A	N/A
Free Transactions (monthly)	N/A	N/A
Interest Payments	Monthly	Monthly
STATEMENTS		
Statements - Consolidated - Monthly	Free	Free
Statements - Duplicate - In-branch†	\$5.00	\$2.50
Statements - Duplicate - Fax (local)†	\$6.00	\$3.50
Self-service - Online / Telephone Banking	Free	Free
CHEQUES		
Cheque Clearing	N/A	N/A
Images returned with statement	N/A	N/A
Cheque Order Fee	N/A	N/A
DEPOSITS		
Client Request - In-branch	\$0.85 b	\$0.85 b
Night Deposit / Mail Deposit	\$0.85 b	\$0.85 b
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$0.70 b	\$0.70 b
Mobile Deposit	\$0.70 b	\$0.70 b
Pre-authorized Credit	\$0.25 b	\$0.25 b
Interac e-Transfer - Incoming	Free	Free
Interac e-Transfer - Request for Funds	\$1.00	\$1.00
WITHDRAWALS		
Client Request - In-branch	\$1.00 b	\$1.00 b
Pre-authorized Payment	\$0.70 b	\$0.70 b
Direct Payment (debit)	\$0.70 b	\$0.70 b
Interac e-Transfer - Outgoing	\$1.00	\$1.00
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$0.70 b	\$0.70 b
ATM - Interac	\$2.25	\$2.25
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25
TRANSFERS		
Client Request - In-branch	\$1.00 b	\$1.00 b
Client Request - By Phone	\$1.00 b	\$1.00 b
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BALANCE INQUIRIES		
Client Request - In-branch	\$1.00	\$1.00
Client Request - By Phone	\$1.00	\$1.00
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BILL PAYMENTS		
Client Request - In-branch (per bill)	\$1.00 b	\$1.00 b
Client Request - By Phone (per bill)	\$1.00 b	\$1.00 b
Self-service - Online Banking (per bill)	\$0.70 b	\$0.70 b
Self-service - Telephone Banking (per bill)	\$0.70 b	\$0.70 b

b May be counted as free transaction(s) as per package set-up; fees charged after transaction limit.

* Transaction fees waived with Minimum Monthly Balance >\$1000

† GST/PST applies

FIXED SERVICE FEES	
ACCESS CARD	
Replacement Fee (In-branch / by mail)	\$8.00
Couriered Card Handling Fee within Canada	\$65.00
Couriered Card Handling Fee to U.S.	\$95.00
Couriered Card Handling Fee International	per quote
CHARGEBACKS & NSF's	
Chargebacks - Returned Deposited Cheque	\$7.50
Chargeback - Auto Credit Returned	\$7.50
Non-Sufficient Funds - Item Paid	\$5.00 + overdraft interest
Non-Sufficient Funds - Item Returned	\$40.00
CHEQUES	
Cancellation of Returned Cheque Requested	\$20.00
Cashing Cheque for Non-clients	\$3.00
Cheque Printing (in-branch, 12 cheques)	\$10.00
Cheque in USD drawn on CAD account	\$15.00
Hold Cheque Drawn on "2 signatures required"	\$15.00 / cheque
Post-dated Cheque Handling	\$5.00
Unqualified Cheque (clients using countercheque)	\$15.00
DORMANT ACCOUNTS & RELATIONSHIP CLOSE	
Dormant Accounts	
Monthly Administration Fee (charged after 24 months of dormancy)	\$3.00 / month
Relationship Closure	
Within 0-3 Months	\$30.00
3-6 Months	\$20.00
Estate Processing	\$150.00
LOANS	
Lien Search/Title Search	\$20.00
Loan Documentation	\$225.00
Loan Delinquency Notice	\$20.00
Loan Amendment/Renewal	\$35.00
One-time Setup Fee for Loans and LOCs	\$125 (min)
Monthly Standby Fees for Operating Loans	
\$10,000 and under	\$5 per month
\$10,001 - \$25,000	\$10 per month
\$25,001 - \$50,000	\$25 per month
\$50,001 - \$100,000	\$50 per month
\$100,001 and up	per BlueShore Financial Offer of Credit
Monthly Margining Fees	per BlueShore Financial Offer of Credit
PaymentStream / CAFT	
Additional Originator ID	\$75.00
Application	\$175.00
Automatic Processing	\$75.00 / month
Manual Processing	\$35.00 monthly fee (includes 3 files) \$14.50 each additional file
Two Step Security Token	\$10.00 / hard token (no charge for soft token)
Recall or Error Correction Request	\$15.00 minimum (includes up to 10 txns) \$2.00 each additional bn
Individual Trace Request	\$15.00
MISCELLANEOUS	
ATM Processing Adjustment - Deposit Error	\$10.00
ATM Processing Adjustment - USD Cash or Cheque	\$15.00
Balance of Account (transfer to another financial institution)	\$30.00
Bill Payment Reversal (client request)	\$20.00
Collection Item	\$30.00
Courier	\$12.00
Credit Card Guarantee - New Application	\$100.00
Credit Card Guarantee - Renewal	\$75.00
Interest Earned / Paid - Letter	\$30.00
Interest Earned / Paid - System Printout	\$10.00
Overdraft Protection Set-up (Note: no charge within 30 days of account set-up)	\$125.00
Overdraft Protection (ongoing)	\$5.00/ month
Pre-Authorized Debit Reimbursement Claim	\$15.00
Pre-Authorized Item Trace Request	\$15.00
Reconciliation of Client's Accounts	\$40.00 / hour (min \$30.00)†
Rejected Clearing Item	\$10.00
Return Mail	\$25.00
Trace for Electronic/Manual Bill Payment Remittances:	
Within 12 months of Payment	\$20.00
Over 12 months	\$20.00
Transfer to Cover Overdraft	\$5.00

FIXED SERVICES FEES	
MORTGAGES	
Appraisal	\$250.00 (min)†
Modification (Unregistered)	\$150.00
Mortgage Discharge	\$75.00
Fee for Signing Plans or Mylars	\$200.00
Mortgage Payment Interval Amendment	\$25.00
Mortgage Re-advance	\$175.00
Principal / Interest Statement - Letter	\$30.00
Principal / Interest Statement - System Printout	\$10.00
Renewal or Amendment (Residential)	\$85.00
Renewal (Commercial)	\$85.00 (min)
Tax and Title Fee on Re-advance	\$35.00
NIGHT DEPOSIT FACILITIES	
Initial Set-up Fee	\$40.00
(20 plastic bags & 1 night depository key)	
Additional Night Depository Key (one-time fee)	\$10.00
Night Deposit Processing Adjustment	10
Plastic Bags	
Ordered through D&H - refer to Business Product Ordering	At cost
HISTORICAL INFORMATION	
Account Details for Tax Office or Accountants	\$40.00/hour (min \$30.00)†
Bank Confirmation	\$40.00/hour (min \$30.00)†
Copies of Statements Items	\$40.00/hour (min \$30.00)†
Historical Statement	\$2.50 per month requested
Account and Record Searches	\$40.00/hour (min \$30.00)†
Search for Items	\$40.00/hour (min \$30.00)†
REQUIREMENT FOR PAYMENT (3rd PARTY)	
CRA - Ongoing Administration	\$125.00†
CRA - Payment Satisfied	\$50.00†
Family Maintenance Enforcement Program	\$10.00†
Monthly Issuance of Official Cheque	
Family Maintenance Enforcement Program	\$125.00†
Ongoing Administration	
Family Maintenance Enforcement Program	\$50.00†
Payment Satisfied	
Demands - Ongoing Administration	\$125.00†
Demands - Payment Satisfied	\$50.00†
Garnishee - Administration	\$50.00†
SAFETY DEPOSIT BOXES	
2" x 5"	\$4.25 / month†
2 1/2" x 5"	\$4.75 / month†
3 1/4" x 5"	\$5.00 / month†
2 1/2" x 10"	\$6.75 / month†
5" x 5"	\$6.25 / month†
5" x 10"	\$12.50 / month†
10" x 10"	\$21.00 / month†
Replace Key	\$50.00
Drill Box	Supplier cost + \$40.00*
<i>Boxes subject to availability. Not all sizes available at every location.</i>	
SPECIAL CASH ORDERS	
Special Cash Ordered by Client (CDN) - Notes	\$0.37 / 100 (min \$10.00)
Special Cash Ordered by Client (CDN) - Coins	\$5.00 (min 1 box)
Special Cash Ordered by Client (USD) - Notes	\$1.16 / 1000 (min \$10.00)
Special Coin Deposited by Client (CDN)	1% of total deposit
New Canadian Notes (min 1000 bills)	\$40.00
STOP PAYMENTS	
Foreign or US Draft	\$30.00
Full or Partial Details	\$20.00
BANK DRAFTS	
CDN Bank Draft	\$10.00
USD / Foreign Bank Draft	\$10.00
WIRE TRANSFERS	
Outgoing Wire Transfers	\$15.00**
Incoming Wire Transfers	\$10.00**
Wire Transfer - Amendments, Cancellation - Reversal, Trace Request	\$30.00