



SERVICE FEE BULLETIN - PERSONAL CHEQUING ACCOUNTS

Fees effective December 1, 2021
(subject to change)

	Unlimited Chequing			Pay As You Go Chequing			Premium Chequing	U.S. Chequing ^a
	Young Adult (19 to 24)	Regular (25 to 58)	Golden (59 and over)	Youth (under 19)	Regular (19 to 58)	Golden (59 and over)		
Monthly Fee	No fee	\$14.00 Monthly package fee waived with minimum monthly balance >\$5,000	\$10.00 Monthly package fee waived with minimum monthly balance >\$5,000	No Fee	No Fee	No Fee	\$25.00 Monthly package fee waived with minimum monthly balance >\$10,000	No Fee
Free transactions (monthly)	Unlimited			50	N/A	30	Unlimited	N/A
Interest Payments	N/A			Monthly	N/A	N/A	N/A	N/A
Auto-Payroll Credit	No	Yes	Yes	No	No	No	Yes	No
STATEMENTS								
Statements - Consolidated - Monthly	Free			Free	Free	Free	Free	Free
Statements - Duplicate - In-branch†	\$2.50			\$2.50	\$2.50	\$2.50	\$2.50	\$2.50 a
Statements - Duplicate - Fax (local)†	\$3.50			\$3.50	\$3.50	\$3.50	\$3.50	\$3.50 a
Statements - Held for Client Pick-up	\$2.50			\$2.50	\$2.50	\$2.50	\$2.50	\$2.50a
Self-service - Online / Telephone Banking	Free			Free	Free	Free	Free	Free
CHEQUES								
Cheque Clearing	Free			\$0.70 b	\$0.70	\$0.70 b	Free	\$0.70 a
Images Returned with Statement	N/A			N/A	N/A	N/A	Free	Free
Cheque Order Fee - Basic Style	Free (first order)			Free (first order)	Cost	Free	Free	Cost
DEPOSITS								
Client Request - In-branch	Free			Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free			Free	Free	Free	Free	N/A
Mobile Deposit	Free			Free	Free	Free	Free	N/A
Interac e-Transfer - Incoming	Free			Free	Free	Free	Free	N/A
Interac e-Transfer - Request for Funds	Free			\$1.00 b	\$1.00	\$1.00	Free	N/A
WITHDRAWALS								
Client Request - In-branch	Free			\$1.00 b	\$1.00	\$1.00 b	Free	\$1.00 a
Pre-authorized Payment	Free			\$0.70 b	\$0.70	\$0.70 b	Free	\$0.70 a
Direct Payment (debit)	Free			\$0.70 b	\$0.70	\$0.70 b	Free	N/A
Interac e-Transfer - Outgoing	Free			\$1.00 b	\$1.00	\$1.00	Free	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free			\$0.70 b	\$0.70	\$0.70 b	Free	N/A
ATM - Interac	\$2.25			\$2.25	\$2.25	\$2.25	Free	N/A
ATM - Cirrus, US EXCHANGE	\$3.25			\$3.25	\$3.25	\$3.25	Free	N/A
TRANSFERS								
Client Request - In-branch	Free			\$1.00 b	\$1.00	\$1.00 b	Free	\$1.00 a
Client Request - By Phone	Free			\$1.00 b	\$1.00	\$1.00 b	Free	\$1.00 a
Self-service - Online Banking	Free			Free	Free	Free	Free	Free*
Self-service - Telephone Banking	Free			Free	Free	Free	Free	Free*
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free			Free	Free	Free	Free	N/A
BALANCE INQUIRIES								
Client Request - In-branch	Free			Free	\$1.00	\$1.00	Free	Free
Client Request - By Phone	Free			Free	\$1.00	\$1.00	Free	Free
Self-service - Online Banking	Free			Free	Free	Free	Free	Free
Self-service - Telephone Banking	Free			Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free			Free	Free	Free	Free	N/A
BILL PAYMENTS								
Client Request - In-branch (per bill)	Free			\$1.00 b	\$1.00	\$1.00 b	Free	N/A
Client Request - By Phone (per bill)	Free			\$1.00 b	\$1.00	\$1.00 b	Free	N/A
Self-service - Online Banking (per bill)	Free			\$0.70 b	\$0.70	\$0.70 b	Free	N/A
Self-service - Telephone Banking (per bill)	Free			\$0.70 b	\$0.70	\$0.70 b	Free	N/A
MISCELLANEOUS								
Bank Draft - CDN	Free			\$10.00	\$10.00	Free	Free	N/A
Bank Draft - US / Foreign	\$10.00			\$10.00	\$10.00	\$10.00	\$10.00	\$10.00 a
Premium Mastercard annual fee	Cost			Cost	Cost	Cost	Free	Cost

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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

*Standard foreign exchange rates apply between Canadian and U.S. accounts.

†GST applies

Rates are subject to change without notice.

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.



SERVICE FEE BULLETIN - PERSONAL GRANDFATHERED CHEQUING ACCOUNTS

Fees effective December 1, 2021
(subject to change)

	Chequing Lite	Regular Chequing	Self-Service Chequing	Chequing Golden	Chequing Golden PAYG
Monthly Fee	\$4.00	\$10.00 Monthly package fee waived with minimum monthly balance >\$5,000	\$9.00 Monthly package fee waived with minimum monthly balance >\$5,000	No fee	No fee
Free transactions (monthly)	15	40	50	10	10
Interest Payments	N/A	N/A	N/A	N/A	N/A
Auto-Payroll Credit	Yes	Yes	Yes	No	No
STATEMENTS					
Statements - Consolidated - Monthly	Free	Free	Free	Free	Free
Statements - Duplicate - In-branch†	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Statements - Duplicate - Fax (local)†	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
Self-service - Online / Telephone Banking	Free	Free	Free	Free	Free
CHEQUES					
Cheque Clearing	\$0.70 b	\$0.70 b	\$0.70 b	\$0.70 b	\$0.70 b
Images Returned with Statement	N/A	Free	N/A	Free	N/A
Cheque Order Fee - Basic Style	Cost	Free	Free (first order)	Free	Free
DEPOSITS					
Client Request - In-branch	Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free
Mobile Deposit	Free	Free	Free	Free	Free
Interac e-Transfer - Incoming	Free	Free	Free	Free	Free
Interac e-Transfer - Request for Funds	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
WITHDRAWALS					
Client Request - In-branch	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b
Pre-authorized Payment	\$0.70 b	\$0.70 b	\$0.70 b	Free	Free
Direct Payment (debit)	\$0.70 b	\$0.70 b	\$0.70 b	Free	Free
Interac e-Transfer - Outgoing	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$0.70 b	\$0.70 b	\$0.70 b	Free	Free
ATM - Interac	\$2.25	\$2.25	\$2.25 c	\$2.25	\$2.25
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25	\$3.25	\$3.25	\$3.25
TRANSFERS					
Client Request - In-branch	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b
Client Request - By Phone	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b
Self-service - Online Banking	Free	Free	Free	Free	Free
Self-service - Telephone Banking	Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free
BALANCE INQUIRIES					
Client Request - In-branch	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Client Request - By Phone	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Self-service - Online Banking	Free	Free	Free	Free	Free
Self-service - Telephone Banking	Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free
BILL PAYMENTS					
Client Request - In-branch (per bill)	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b
Client Request - By Phone (per bill)	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b
Self-service - Online Banking (per bill)	\$0.70 b	\$0.70 b	Free	Free	Free
Self-service - Telephone Banking (per bill)	\$0.70 b	\$0.70 b	Free	Free	Free
MISCELLANEOUS					
Bank Draft - CDN	\$10.00	\$10.00	\$10.00	Free	Free
Bank Draft - US / Foreign	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

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

c Self-Service Chequing account package includes 8 free withdrawals per month at Interac ATMs

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†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

Chargeback - Returned Deposited Cheque	\$7.50
Chargeback - Auto Credit Returned	\$7.50
Non-Sufficient Funds - Items Paid	\$5.00 + overdraft interest
Non-Sufficient Funds - Items Returned	\$40.00

CHEQUES

Cancellation of Returned Cheque Requested	\$20.00
Cheque Cashing for Non-clients	\$3.00
Cheque Printing (in-branch, 12 cheques)	\$10.00
Cheque in USD drawn on CAD account	\$15.00
Hold Cheques Drawn on "2 signatures required"	\$15.00 / cheque
Post-dated Cheque Handling	\$5.00
Unqualified Cheque (clients using countercheque)	\$15.00

DORMANT ACCOUNTS & RELATIONSHIP CLOSURE
Dormant Accounts

Monthly Administration Fee (charged after 24 months of dormancy)	\$3.00 / month
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Relationship Closure

Within 0-3 Months	\$30.00
Within 4-6 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

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
Courier	\$12.00
Collection Item	\$30.00
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*	17.5% monthly
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 Bill Payment Processing and Manual / Paper Bill	
Payment Remittances: Within 1 year of payment	\$20.00
Over 12 months	\$20.00

MORTGAGES

Appraisal	\$250.00 (min)†
Modification (Unregistered)	\$150.00
Mortgage Discharge	\$75.00
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; applies to any renewal)	\$85.00
Renewal (Commercial)	\$85.00 (min)
Title Search Fee Re-Advance	\$20.00
Fee for Signing Plans or Mylars	\$200.00

REGISTERED PRODUCTS

Alteration to RRIF Payments (one free per year)	\$12.00
RESP Annual Account Administration	\$25.00†
RRSP / RRIF / RESP / TFSA Closure (within 3 months of opening)	\$75.00
RRSP Withdrawal (after 2 free per year)	\$12.00
Full or Partial Transfer Out of RRSP / RRIF / RESP / TFSA	\$50.00

FIXED SERVICE FEES
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)†
Requirement to Provide Information	\$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 Monthly Issuance of Official Cheque	\$10.00†
Family Maintenance Enforcement Program Ongoing Administration	\$125.00†
Family Maintenance Enforcement Program Payment Satisfied	\$50.00†
Demands - Ongoing Administration	\$125.00*†
Demands - Payment Satisfied	\$50.00*†
Garnishee - Administration	\$50.00*†

SAFETY DEPOSIT BOXES

1 1/2" x 5"	\$3.50 / month†
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>Golden discount is \$5.00 per year</i>	
<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 Draft	\$10.00
USD / Foreign Draft	\$10.00

WIRE TRANSFERS

Outgoing Wire Transfers	\$15.00**
Incoming Wire Transfers	\$10.00**
Wire Transfers - Amendments, Cancellation / Reversal, Trace Request	\$30.00

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*Includes cost of drilling and replacement lock.

**For wire transfers in CAD or Foreign Dollars, fees will be charged in CAD. For wire transfers in USD, fees will be charged in USD. Plus any agent and correspondent charges, and costs incurred by BlueShore Financial to complete the request.