

## SERVICE FEE BULLETIN - PERSONAL SAVINGS

Fees effective March 1, 2023 (subject to change)

	High Interest Savings	Savings			US Savings <sup>a</sup>
		Youth (under 19)	Regular (19 to 58)	Golden (59 and over)	
Free transactions (monthly)	1	10	1	10	1
Interest Payments	Monthly	Monthly	Monthly	Monthly	Monthly
<b>STATEMENTS</b>					
Statements - Consolidated - Monthly	Free	Free	Free	Free	Free
Statements - Duplicate - In-branch†	\$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 a
Statements - Held for Client Pick-Up	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50 a
Self-service - Online / Telephone Banking	Free	Free	Free	Free	Free
<b>DEPOSITS</b>					
Client Request - In-branch	Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	N/A
Mobile Deposit	Free	Free	Free	Free	N/A
Interac e-Transfer - Incoming	Free	Free	Free	Free	N/A
Interac e-Transfer - Request for Funds	\$1.00	\$1.00	\$1.00	\$1.00	N/A
<b>WITHDRAWALS</b>					
Client Request - In-branch	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b
Pre-authorized Payment	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b
Direct Payment (debit)	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A
Interac e-Transfer - Outgoing	\$5.00 b	\$1.00	\$1.00	\$1.00	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A
ATM - Interac	\$6.50	\$2.25	\$2.25	\$2.25	N/A
ATM - Cirrus, US EXCHANGE	\$7.50	\$3.25	\$3.25	\$3.25	N/A
<b>TRANSFERS</b>					
Client Request - In-branch	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b
Client Request - By Phone	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b
Self-service - Online Banking	\$5.00 b	Free	Free	Free	Free*
Self-service - Telephone Banking	\$5.00 b	Free	Free	Free	Free*
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$5.00 b	Free	Free	Free	N/A
<b>BALANCE INQUIRIES</b>					
Client Request - In-branch	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
Client Request - By Phone	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
Self-service - Online Banking	Free	Free	Free	Free	N/A
Self-service - Telephone Banking	Free	Free	Free	Free	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	N/A
<b>BILL PAYMENTS</b>					
Client Request - In-branch (per bill)	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A
Client Request - By Phone (per bill)	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A
Self-service - Online Banking (per bill)	\$5.00 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A
Self-service - Telephone Banking (per bill)	\$5.00 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A
<b>MISCELLANEOUS</b>					
Bank Draft - CDN	\$10.00	\$10.00	\$10.00	Free	N/A
Bank Draft - USD	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

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<sup>a</sup> All charges are in US dollars

<sup>b</sup> 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

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 CHEQUING ACCOUNTS

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 24%	
Non-Sufficient Funds - Items Returned		\$40.00
CHEQUES		
Cancellation of Returned Cheque Requested		\$20.00
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
Relationship Closure		
Within 0-3 Months		\$30.00
Within 4-6 Months		\$20.00
Estate Processing		\$150.00
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	21% 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
LOANS		
Lien Search/Title Search		\$30.00
Loan Documentation		\$225.00
Loan Delinquency Notice		\$20.00
Loan Amendment/Renewal		\$35.00
MORTGAGES		
Appraisal		\$250.00 (min)†
Modification (Unregistered)		\$300.00
Mortgage Discharge		\$75.00
Mortgage Payment Interval Amendment		\$25.00
Mortgage Re-advance (incl. tax and title search)		\$300.00
Principal / Interest Statement - Letter		\$30.00
Principal / Interest Statement - System Printout		\$10.00
Renewal (Residential; applies to any renewal)		\$85.00
Title Search		\$30.00
Fee for Signing Subdivision Plans		\$500.00
Porting Fee		\$300.00 <sup>1</sup>
Land Title Documentation Signing Fee		\$200.00
Home Secured Line of Credit Amendment/Conversion		\$300.00
Blend and Extend (no additional funds)		\$150.00
Blend and Extend (with additional funds)		\$300.00

FIXED SERVICE FEES		
REGISTERED PRODUCTS		
Alteration to RRIF Payments (one free per year)		\$12.00
RESP Annual Account Administration		\$25.00†
RRSP/RRIF/RESP/TFSA/FHSA Closure (< 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 /FHSA		\$50.00
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)†
Single Cheque Image Retrieval*		\$5.00 / cheque
Historical Statements		\$2.50 per month
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		\$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		
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 <sup>2</sup>
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		\$5.00 <sup>3</sup>
Full or Partial Details		\$20.00
BANK DRAFTS		
CDN Draft		\$10.00
USD / Foreign Draft		\$10.00
WIRE TRANSFERS		
Outgoing Wire Transfers		\$15.00 <sup>4</sup>
Incoming Wire Transfers		\$10.00 <sup>4</sup>
Wire Transfers - Amendments, Cancellation / Reversal, Trace Request		\$30.00 <sup>4</sup>

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Rates are subject to change without notice.

†GST applies.

<sup>1</sup> Subject to requalification and conditions apply.

<sup>2</sup> Includes cost of drilling and replacement lock. Golden discount is \$5.00 per year. Boxes subject to availability. Not all sizes available at every location.

<sup>3</sup> Plus any agent and correspondent charges, and costs incurred by BlueShore Financial to complete the request.

<sup>4</sup> 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.

\*Requests for seven or more historic cheques will be billed at an hourly rate of \$40/hour with a \$30 min