

SERVICE FEE BULLETIN - BUSINESS ACCOUNTS

	FINANCIAL			Che	quing				Savings	
Monthly Fig.								Investment	Business	
Transport Profession	Monthly Fee	\$6.00	\$15.00	\$25.00	\$35.00	Monthly package fee waived with minimum monthly balance of	\$6.00 a			N/A
Name	Transactions Included (monthly)	N/A	20	40	60	unlimited		2	1	1
Section	Interest Credited*	N/A	N/A	N/A	N/A	N/A		Monthly	Monthly	Monthly
Section Sect	STATEMENTS									
Selection Sele	Statements - Consolidated - Monthly	Free	Free	Free	Free	Free	Free	Free	Free	Free
Self carriede - Crisine / Totophore Benking	Statements - Duplicate†	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50 a
Cheque Clearing S1.25 S1	Statements - Held for Client Pick-Up	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Changan Clearing S1.28 S1.28 S1.25 S1.25 S1.25 S1.25 Free S1.25 a.b Free Fr	Self-service - Online / Telephone Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free
Free	CHEQUES									
Consider	Cheque Clearing	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	N/A	N/A	N/A
Client Request - In-branch \$1.25 \$1.25 b	Images returned with statement	Free	Free	Free	Free	Free	Free	N/A	N/A	N/A
Client Request - in-branch S125	Cheque Order Fee	Cost	Cost	Cost	Cost	Cost	Cost a	N/A	N/A	N/A
Nghi Deposit Meil Deposit State St	DEPOSITS									
ATM - BlueShore Financial, Cont Exchange, Accullink S1 25 S1 25 b S1 2	Client Request - In-branch	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	free	Free	\$1.25 a,b
Mobile Deposit	Night Deposit / Mail Deposit	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	free	Free	\$1.25 a,b
Pre-authorized Credit So 25 So 25 So 25 So 25 Free	ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	Free	Free	N/A
Internace or Transfer - Incoming Free Free Free Free Free Free Free Free Tree	Mobile Deposit	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	Free	Free	N/A
Interace e-Transfer - Request for Funds Free Free Free Free Free Free Free NA Free Free NA	Pre-authorized Credit	\$0.25	\$0.25 b	\$0.25 b	\$0.25 b	free	\$0.25 a,b	Free	Free	\$0.25 a,b
WITHORAWALS	Interac e-Transfer - Incoming	Free	Free	Free	Free	Free	Free	Free	Free	N/A
Client Request - In-branch	Interac e-Transfer - Request for Funds	Free	Free	Free	Free	free	N/A	free	Free	N/A
Pre-authorized Payment \$1.25 \$1.25 b \$1.25 a.b \$5.00 b \$5.00 b \$1.25 a.b Direct Payment (debit) \$1.25 \$1.25 b	WITHDRAWALS		·							
Direct Payment (debit)	Client Request - In-branch	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	\$5.00 b	\$5.00 b	\$1.25 a,b
Interiac e-Transfer - Outgoing	Pre-authorized Payment	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	\$5.00 b	\$5.00 b	\$1.25 a,b
ATM - BlueShore Financial, Cdn Exchange, AccuLink \$1.25 \$1.25 b \$1.25	Direct Payment (debit)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	\$5.00 b	\$5.00 b	N/A
ATM - Interac \$2.25 \$3.25 \$3.25 \$1.25 \$2.25 \$1.00 \$1.00 \$1.00 \$1.25 \$1.2	Interac e-Transfer - Outgoing	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	\$5.00 b	\$5.00 b	N/A
ATM - Cirrus, US EXCHANGE \$3.25 \$3.25 \$3.25 \$1.25 b \$3.25 \$1.25 b \$1.2	ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	\$5.00 b	\$5.00 b	N/A
TRANSFERS	ATM - Interac	\$2.25	\$2.25	\$2.25	\$2.25	free	N/A	\$5.00	\$5.00	N/A
Client Request - In-branch Free Free <th< td=""><td>ATM - Cirrus, US EXCHANGE</td><td>\$3.25</td><td>\$3.25</td><td>\$3.25</td><td>\$3.25</td><td>free</td><td>N/A</td><td>\$5.00</td><td>\$5.00</td><td>N/A</td></th<>	ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25	\$3.25	\$3.25	free	N/A	\$5.00	\$5.00	N/A
Client Request - By Phone Free Free Free Free Free Free Free Fr	TRANSFERS									
Self-service - Online Banking Free Free Free Free Free Free Free Pree Free Pree	Client Request - In-branch	Free	Free	Free	Free	Free	Free	Free	Free	Free
Self-service - Telephone Banking Free Free Free Free Free Free Free Fre	Client Request - By Phone	Free	Free	Free	Free	Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink Free Free Free Free Free N/A Free Free N/A BALANCE INQUIRIES Client Request - In-branch Free Fre	Self-service - Online Banking	Free	Free	Free	Free	Free	N/A	Free	Free	N/A
BALANCE INQUIRIES	Self-service - Telephone Banking	Free	Free	Free	Free	Free	N/A	Free	Free	N/A
Client Request - In-branch Free N/A \$5.00 b \$5.00 b N/A Client Request - By Phone (per bill) \$1.25 b \$1.25 b \$1.25 b \$1.25 b <t< td=""><td>ATM - BlueShore Financial, Cdn Exchange, AccuLink</td><td>Free</td><td>Free</td><td>Free</td><td>Free</td><td>Free</td><td>N/A</td><td>Free</td><td>Free</td><td>N/A</td></t<>	ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free	N/A	Free	Free	N/A
Client Request - By Phone Free N/A Free Free N/A BILL PAYMENTS Client Request - In-branch (per bill) \$1.25	BALANCE INQUIRIES									
Self-service - Online Banking Free N/A Free Free N/A BILL PAYMENTS Client Request - In-branch (per bill) \$1.25 \$1.25 b	Client Request - In-branch	Free	Free	Free	Free	Free	Free	Free	Free	Free
Self-service - Telephone Banking Free N/A Free Free N/A BILL PAYMENTS Client Request - In-branch (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A Client Request - By Phone (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A Self-service - Online Banking (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A	Client Request - By Phone	Free	Free	Free	Free	Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink Free Free Free Free Free Free N/A Free Free N/A Free N/A BILL PAYMENTS Client Request - In-branch (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A Client Request - By Phone (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A Self-service - Online Banking (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A	Self-service - Online Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free
BILL PAYMENTS Client Request - In-branch (per bill) \$1.25 \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A Client Request - By Phone (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A Self-service - Online Banking (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A	Self-service - Telephone Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free
Client Request - In-branch (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A Client Request - By Phone (per bill) \$1.25 b \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A Self-service - Online Banking (per bill) \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A	ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free	N/A	Free	Free	N/A
Client Request - By Phone (per bill) \$1.25 \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A Self-service - Online Banking (per bill) \$1.25 b \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b N/A	BILL PAYMENTS									
Self-service - Online Banking (per bill) \$1.25 b \$1.25 b \$1.25 b \$1.25 b Free N/A \$5.00 b \$5.00 b	Client Request - In-branch (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	Free	N/A	\$5.00 b	\$5.00 b	N/A
	Client Request - By Phone (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	Free	N/A	\$5.00 b	\$5.00 b	N/A
Salf conting Talaphana Banking (par hill) \$1.25 \$1.25 b \$1.25 b \$1.25 b	Self-service - Online Banking (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	Free	N/A	\$5.00 b	\$5.00 b	N/A
Self-Service - Telephione Daining (per Dill) \$1.25 \$1.25 U \$1.25 U \$1.25 U \$1.25 U \$1.25 U \$1.25 U	Self-service - Telephone Banking (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	Free	N/A	\$5.00 b	\$5.00 b	N/A

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^{*} Interest calculated on the closing daily balance.

a All charges are in US dollars.



Chequing Notary Chequing Realty \$6.00 \$6.00 Monthly Fee Transactions Included (monthly) Interest Credited* Statements - Consolidated - Monthly Statements - Duplicate† Statements - Duplicate† Statements - Held for Client Pick-Up Self-service - Online / Telephone Banking CHEQUES Cheque Clearing Statement Free Free Cheque Order Fee Cheque Order Fee Cheque Order Fee Cheque Code Code Self-service - Cost Code Cheque Clearing Statement Free Cheque Code Fee Cheque Order Fee Cheque Code Code Code Self-service - Cost Code Cheque Code Code Code Code Cheque Code Code Code Code Cheque Code Code Code Code Code Code Cheque Code Code Code Code Code Code Code Cod
Monthly Fee Transactions Included (monthly) Interest Credited* STATEMENTS Statements - Consolidated - Monthly Statements - Duplicate† Statements - Duplicate† \$2.50 \$2.50 \$2.50 \$2.60 \$2.50 \$2.60 \$2.50 \$2.50
Interest Credited* STATEMENTS Statements - Consolidated - Monthly Statements - Duplicate† Statements - Held for Client Pick-Up Self-service - Online / Telephone Banking CHEQUES Cheque Clearing Images returned with statement Cheque Order Fee N/A N/A N/A N/A N/A N/A N/A Pree Fr Fr Free Fr Cheque Clost Cost
Interest Credited* STATEMENTS Statements - Consolidated - Monthly Statements - Duplicate† Statements - Held for Client Pick-Up Self-service - Online / Telephone Banking CHEQUES Cheque Clearing Images returned with statement Cheque Order Fee N/A N/A N/A N/A N/A N/A N/A Pree Fr Fr Fr Fr Cheque Order Fee Cost Cost
Statements - Consolidated - Monthly Free Fr Statements - Duplicate† \$2.50 \$2. Statements - Held for Client Pick-Up \$2.50 \$2.5 Self-service - Online / Telephone Banking Free Fr CHEQUES Cheque Clearing \$1.25 \$1.2 Images returned with statement Free Fr Cheque Order Fee Cost Cost
Statements - Duplicate† \$2.50 \$2. Statements - Held for Client Pick-Up \$2.50 \$2.5 Self-service - Online / Telephone Banking Free Fr CHEQUES Cheque Clearing \$1.25 \$1.2 Images returned with statement Free Fr Cheque Order Fee Cost Cost
Statements - Held for Client Pick-Up \$2.50 \$2.50 Self-service - Online / Telephone Banking Free Free CHEQUES Cheque Clearing \$1.25 \$1.25 Images returned with statement Free Free Cheque Order Fee Cost Cost
Self-service - Online / Telephone Banking Free Fr CHEQUES Cheque Clearing \$1.25 \$1.25 Images returned with statement Free Free Cheque Order Fee Cost Cost
CHEQUES Cheque Clearing \$1.25 \$1.25 lmages returned with statement Free Fr Cheque Order Fee Cost Cost
Cheque Clearing \$1.25 \$1.2 Images returned with statement Free Fr Cheque Order Fee Cost Cost
Images returned with statement Free Fr Cheque Order Fee Cost Cost
Cheque Order Fee Cost Cost
-
DEPOSITS
Client Request - In-branch \$1.25
Night Deposit / Mail Deposit \$1.25
ATM - BlueShore Financial, Cdn Exchange, AccuLink \$1.25
Mobile Deposit \$1.25 \$1.2
Pre-authorized Credit \$0.25
Interac e-Transfer - Incoming Free Fr
Interac e-Transfer - Request for Funds Free Fr
WITHDRAWALS
Client Request - In-branch \$1.25
Pre-authorized Payment \$1.25
Direct Payment (debit) \$1.25
Interac e-Transfer - Outgoing \$1.25
ATM - BlueShore Financial, Cdn Exchange, AccuLink \$1.25
ATM - Interac \$2.25
ATM - Cirrus, US EXCHANGE \$3.25
TRANSFERS
Client Request - In-branch Free Fr
Client Request - By Phone Free Fr
Self-service - Online Banking Free Fr
Self-service - Telephone Banking Free Fr
ATM - BlueShore Financial, Cdn Exchange, AccuLink Free Fr
BALANCE INQUIRIES
BALANCE INQUIRIES Client Request - In-branch Free Fr
Client Request - In-branch Free Fr
Client Request - In-branch Free Fr Client Request - By Phone Free Fr
Client Request - In-branch Free Fr Client Request - By Phone Free Fr Self-service - Online Banking Free Fr
Client Request - In-branch Free Fr Client Request - By Phone Free Fr Self-service - Online Banking Free Fr Self-service - Telephone Banking Free Fr
Client Request - In-branch Free Fr Client Request - By Phone Free Fr Self-service - Online Banking Free Fr Self-service - Telephone Banking Free Fr ATM - BlueShore Financial, Cdn Exchange, AccuLink Free Fr
Client Request - In-branch Free Fr Client Request - By Phone Free Fr Self-service - Online Banking Free Fr Self-service - Telephone Banking Free Fr ATM - BlueShore Financial, Cdn Exchange, AccuLink Free Fr BILL PAYMENTS
Client Request - In-branch Free Fr Client Request - By Phone Free Fr Self-service - Online Banking Free Fr Self-service - Telephone Banking Free Fr ATM - BlueShore Financial, Cdn Exchange, AccuLink Free Fr BILL PAYMENTS Client Request - In-branch (per bill) \$1.25 \$1.25

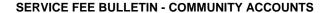
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^{*} Interest calculated on the closing daily balance.

a All charges are in US dollars.

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

[†] GST applies





FINANCIAL	Chequing			
Fees effective March 1, 2023 (subject to change)	Incorporated Associations	Community Groups		
Monthly Fee	\$3.00	\$1.50		
Transactions Included (monthly)	30	20		
Interest	N/A	N/A		
STATEMENTS				
Statements - Consolidated - Monthly	Free	Free		
Statements - Duplicate - In-branch†	\$2.50	\$2.50		
Statements - Held for Client Pick-Up	\$2.50	\$2.50		
Self-service - Online / Telephone Banking	Free	Free		
CHEQUES				
Cheque Clearing	\$1.25a	\$1.25a		
Images Returned with Statement	Free	Free		
Cheque Order Fee	Cost	Cost		
DEPOSITS				
Client Request - In-branch	\$1.25a	\$1.25a		
Night Deposit / Mail Deposit	\$1.25a	\$1.25a		
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25a	\$1.25a		
Mobile Deposit	\$1.25a	\$1.25a		
Pre-authorized Credit	\$0.25a	\$0.25a		
Interac e-Transfer - Incoming	Free	Free		
Interac e-Transfer - Request for Funds	Free	Free		
WITHDRAWALS				
Client Request - In-Branch	\$1.25 a	\$1.25 a		
Pre-authorized Payment	\$1.25a	\$1.25a		
Direct Payment (debit)	\$1.25a	\$1.25a		
Interac e-Transfer - Outgoing	\$1.00	\$1.00		
ATM - BlueShore Financial, Cdn Exchange, AccuLinl	\$1.25a	\$1.25a		
ATM - Interac	\$2.25	\$2.25		
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25		
TRANSFERS				
Client Request - In-branch	Free	Free		
Client Request - By Phone	Free	Free		
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	Free	Free		
Client Request - By Phone	Free	Free		
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)	\$1.25 a	\$1.25 a		
Client Request - By Phone (per bill)	\$1.25 a	\$1.25 a		
Self-service - Online Banking	\$1.25 a	\$1.25 a		
Self-service - Telephone Banking © BlueShore Financial Credit Union	\$1.25 a	\$1.25 a		

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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

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

SERVICE FEE BULLETIN - LEGACY ACCOUNTS



FINANCIAL	Business	Community	
Fees effective March 1, 2023 (subject to change)	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†	\$2.50	\$2.50	
Statements - Held for Client Pick-Up	\$2.50	\$2.50	
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	\$1.25b	\$1.25b	
Night Deposit / Mail Deposit	\$1.25b	\$1.25b	
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25 b	\$1.25 b	
Mobile Deposit	\$1.25 b	\$1.25 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	\$1.25 b	\$1.25 b	
Pre-authorized Payment	\$1.25 b	\$1.25 b	
Direct Payment (debit)	\$1.25 b	\$1.25 b	
Interac e-Transfer - Outgoing	\$1.00	\$1.00	
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25 b	\$1.25 b	
ATM - Interac	\$2.25	\$2.25	
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25	
TRANSFERS			
Client Request - In-branch	\$1.25 b	\$1.25 b	
Client Request - By Phone	\$1.25 b	\$1.25 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	\$1.25	\$1.25	
Client Request - By Phone	\$1.25	\$1.25	
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)	\$1.25 b	\$1.25 b	
Client Request - By Phone (per bill)	\$1.25 b	\$1.25 b	
Self-service - Online Banking (per bill)	\$1.25 b	\$1.25 b	
Self-service - Telephone Banking (per bill)	\$1.25 b	\$1.25 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



SERVICE FEE BULLETIN

FIXED SERVICE FEES	
ACCESS CARD	\$8.00
Replacement Fee (In-branch / by mail) 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 & NSFs	per quote
Chargebacks - Returned Deposited Cheque	\$7.50
Chargeback - Auto Credit Returned	\$7.50
Unauthorized Overdraft	\$5.00 + overdraft interes
Non-Sufficient Funds - Item Returned	\$40.00
CHEQUES	\$10.00
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 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 / monti
Relationship Closure	
Within 0-3 Months	\$30.00
3-6 Months	\$20.00
Estate Processing	\$150.00
LOANS	
Lien Search/Title Search	\$30.00
Loan Documentation	\$225.00 (min
Loan Delinquency Notice	\$20.00
Loan Amendment/Renewal	\$35.00
One-time Setup Fee for Loans and LOCs	\$225.00 (min
Monthly Standby Fees for Operating Loans	
\$10,000 and under	\$5 per monti
\$10,001 - \$25,000	\$10 per monti
\$25,001 - \$50,000	\$25 per monti
\$50,001 - \$100,000	\$50 per monti
\$100,001 and up	per BlueShore Financial Offer of Credi
Monthly Margining Fees	per BlueShore Financial Offer of Credi
PaymentStream / CAFT	
Additional Originator ID	\$75.00
Application	\$175.00
Automatic Processing	\$75.00 / month
Automatic F Tocessing	
Manual Processing	\$35.00 monthly fee (includes 3 files
-	\$35.00 monthly fee (includes 3 files \$14.50 each additional file
-	
Manual Processing	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 txns
Manual Processing Two Step Security Token	\$14.50 each additional file
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 txns \$2.00 each additional tx
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 txns \$2.00 each additional tx
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request WISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 bzs \$2.00 each additional tx \$15.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution)	\$14.50 each additional fill \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 bres \$2.00 each additional tx \$15.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request)	\$14.50 each additional fill \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 tome \$2.00 each additional to \$15.00 \$15.00 \$15.00 \$30.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request)	\$14.50 each additional fill \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 tons \$2.00 each additional tx \$15.00 \$10.00 \$15.00 \$2.00 each additional tx
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 burs \$2.00 each additional tx \$15.00 \$15.00 \$15.00 \$30.00 \$30.00 \$30.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier	\$14.50 each additional fill \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 bms \$2.00 each additional tx \$15.00 \$10.00 \$15.00 \$30.00 \$30.00 \$30.00 \$12.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal	\$14.50 each additional fill \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 bors \$2.00 each additional tx \$15.00 \$10.00 \$15.00 \$30.00 \$30.00 \$12.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal	\$14.50 each additional fill \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 bres \$2.00 each additional tx \$15.00 \$15.00 \$15.00 \$15.00 \$20.00 \$20.00 \$30.00 \$12.00 \$10.00 \$15.00 \$10.00 \$15.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - Letter	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 toms \$2.00 each additional tx \$15.00 \$15.00 \$10.00 \$15.00 \$30.00 \$20.00 \$30.00 \$12.00 \$30.00 \$75.00 \$30.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - Letter Interest Earned / Paid - System Printout	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 town \$2.00 each additional tx \$15.00 \$10.00 \$15.00 \$15.00 \$20.00 \$30.00 \$12.00 \$30.00 \$10.00 \$75.00 \$30.00 \$75.00 \$30.00 \$10.00 \$10.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - System Printout Overdraft Protection Set-up	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 town \$2.00 each additional tx \$15.00 \$10.00 \$15.00 \$15.00 \$20.00 \$30.00 \$12.00 \$30.00 \$10.00 \$75.00 \$30.00 \$75.00 \$30.00 \$10.00 \$10.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal nterest Eamed / Paid - Letter nterest Eamed / Paid - System Printout Overdraft Protection Set-up Note: no charge within 30 days of account set-up)	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 burs \$2.00 each additional tx \$15.00 \$10.00 \$15.00 \$30.00 \$30.00 \$12.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - Letter Interest Earned / Paid - System Printout Deverdraft Protection Set-up Note: no charge within 30 days of account set-up) Deverdraft Protection (ongoing)	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 toxen \$2.00 each additional tx \$15.00 \$110.00 \$15.00 \$30.00 \$22.00 \$30.00 \$12.00 \$10.00 \$75.00 \$30.00 \$12.50 \$30.00 \$512.50 \$30.00 \$512.50 \$30.00 \$512.50
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Correit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - Letter Interest Earned / Paid - System Printout Coverdraft Protection Set-up Note: no charge within 30 days of account set-up) Coverdraft Protection (ongoing) Pre-Authorized Debit Reimbursement Claim	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 town \$2.00 each additional tx \$15.00 \$10.00 \$15.00 \$10.00 \$20.00 \$30.00 \$12.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$5.00/ month
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - Letter Interest Earned / Paid - System Printout Doverdraft Protection Set-up Note: no charge within 30 days of account set-up) Doverdraft Protection (ongoing) Pre-Authorized Debit Reimbursement Claim Pre-Authorized Item Trace Request	\$14.50 each additional fill \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 burs \$2.00 each additional tx \$15.00 \$11.00 \$15.00 \$10.00 \$12.00 \$20.00 \$30.00 \$12.00 \$100.00 \$75.00 \$10.00 \$125.00 \$10.00 \$15.10 \$10.00 \$15.50 \$10.00 \$15.50 \$10.00 \$10.00 \$15.50 \$15.00 \$15.00 \$15.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - Letter Interest Earned / Paid - System Printout Overdraft Protection Set-up (Note: no charge within 30 days of account set-up) Overdraft Protection (ongoing) Pre-Authorized Debit Reimbursement Claim Pre-Authorized Item Trace Request Reconciliation of Client's Accounts	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 town \$2.00 each additional tx \$15.00 \$10.00 \$15.00 \$30.00 \$20.00 \$30.00 \$12.00 \$10.00 \$75.00 \$30.00 \$12.00 \$15.00 \$50.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$10.00 \$15.00 \$15.00 \$15.00 hour (min \$30.00)
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - Letter Interest Earned / Paid - System Printout Overdraft Protection Set-up (Note: no charge within 30 days of account set-up) Overdraft Protection (ongoing) Pre-Authorized Debit Reimbursement Claim Pre-Authorized Item Trace Request Reconciliation of Client's Accounts Rejected Clearing Item	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 txrs \$2.00 each additional tx \$15.00
Manual Processing Two Step Security Token Recall or Error Correction Request	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 token \$2.00 each additional tx \$15.00 \$10.00 \$10.00 \$30.00 \$30.00 \$12.00 \$30.00 \$10.00 \$10.00 \$15.00 \$50.00 \$10.00 \$10.00 \$12.50 \$50.00 montt \$15.00 \$40.00 / hour (min \$30.00) \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - Letter Interest Earned / Paid - System Printout Overdraft Protection Set-up (Note: no charge within 30 days of account set-up) Overdraft Protection (ongoing) Pre-Authorized Item Trace Request Reconciliation of Client's Accounts Rejected Clearing Item Return Mail	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 token \$2.00 each additional tx \$15.00 \$10.00 \$10.00 \$30.00 \$30.00 \$12.00 \$30.00 \$10.00 \$10.00 \$15.00 \$50.00 \$10.00 \$10.00 \$12.50 \$50.00 montt \$15.00 \$40.00 / hour (min \$30.00) \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00
Manual Processing Two Step Security Token Recall or Error Correction Request Individual Trace Request MISCELLANEOUS ATM Processing Adjustment - Deposit Error ATM Processing Adjustment - USD Cash or Cheque Balance of Account (transfer to another financial institution) Bill Payment Reversal (client request) Collection Item Courier Credit Card Guarantee - New Application Credit Card Guarantee - Renewal Interest Earned / Paid - Letter Interest Earned / Paid - Letter Interest Earned / Paid - System Printout Overdraft Protection Set-up (Note: no charge within 30 days of account set-up) Overdraft Protection (ongoing) Pre-Authorized Item Trace Request Reconciliation of Client's Accounts Rejected Clearing Item Return Mail Trace for Electronic/Manual Bill Payment Remittances:	\$14.50 each additional file \$10.00 / hard token (no charge for soft token \$15.00 minimum (includes up to 10 town \$2.00 each additional tx \$15.00 \$10.00 \$15.00 \$10.00 \$22.00 \$30.00 \$12.00 \$75.00 \$30.00 \$12.00 \$55.00/ montl \$15.00 \$40.00 / hour (min \$30.00) \$10.00 \$25.00 \$30.00 \$25.00

© BlueShore Financial Credit Union †GST applies Rates are subject to change without notice.

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 1 Ordered through D&H refer to Business Product Ordering

 2 Includes cost of drilling and replacement lock. Boxes subject to availability. Not all sizes available at every location.

 3 Plus any agent and correspondent charges, and costs incurred by BlueShore Financial to complete the request

 4 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

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

FIXED SERVICES FEES	
MORTGAGES	
Appraisal	\$250.00 (min)†
Modification (Unregistered)	\$300.00
Mortgage Discharge	\$75.00
Fee for Signing Subdivision Plans	\$500.00
Mortgage Payment Interval Amendment Mortgage Re-advance (incl. tax and title search)	\$25.00 \$300.00
Mortgage Re-advance (incl. tax and title search) Principal / Interest Statement - Letter	\$30.00
Principal / Interest Statement - System Printout	\$10.00
Renewal or Amendment (Residential)	\$100.00 (min)
Renewal (Commercial)	\$100.00 (min)
Title Search	\$30.00
Property Tax Search Fee	\$100.00
Annual Review Late Fee	\$200.00 per month
Land Title Documentation Fee NIGHT DEPOSIT FACILITIES	\$200.00 (min)
Initial Set-up Fee (20 plastic bags & 1 night depository key)	\$40.00
Additional Night Depository Key (one-time fee)	\$10.00
Night Deposit Processing Adjustment	\$10.00
Plastic Bags ¹	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)†
Single Cheque Image Retrival*	\$5.00/ cheque*
Historical Statement Account and Record Searches	\$2.50 per month requested
Search for Items	\$40.00/hour (min \$30.00)† \$40.00/hour (min \$30.00)†
REQUIREMENT FOR PAYMENT (3rd PARTY)	φ+0.00/110di (11ii11 φ30.00/)
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	\$50.001
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 Drill Box	\$50.00
DIII BOX	Supplier cost + \$40.00 ²
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 ³
Full or Partial Details	\$5.00
BANK DRAFTS	
CDN Bank Draft	\$10.00
USD / Foreign Bank Draft	\$10.00
WIRE TRANSFERS	
Outgoing Wire Transfers	\$15.00 ⁴
Incoming Wire Transfers	10.00 ⁴
Wire Transfer - Amendments, Cancellation . Reversal,	30.00 ⁴
Trace Request	