

Accounts & transaction service charge



Business account		SPENDING			
		Essentials Business	Everyday Business	Everyday Business Community	Unlimited Business
Monthly fee		\$6.95	\$24.95	\$2.00	\$49.95
Account features included in monthly fees	Minimum monthly balance waiver	\$10,000.00	\$50,000.00	\$50,000.00	\$75,000.00
	Transactions	Unlimited deposits and 10 withdrawals included	Unlimited deposits and 50 withdrawals included	Unlimited deposits and 50 withdrawals included	Unlimited self-serve and full-serve transactions
Self-serve transaction fees	Direct deposits	Unlimited	Unlimited	Unlimited	Unlimited
	Pre-authorized debits	\$1.25*	\$1.25*	\$1.25*	Unlimited
	Bill payments	\$1.25*	\$1.25*	\$1.25*	Unlimited
	Exchange ATM withdrawal	\$1.25*	\$1.25*	\$1.25*	Unlimited
	Point of sale (POS)	\$1.25*	\$1.25*	\$1.25*	Unlimited
	Online transfer deposit	Unlimited	Unlimited	Unlimited	Unlimited
	Online transfer withdrawals	Unlimited	Unlimited	Unlimited	Unlimited
	Interac® e-Transfers (outgoing)	\$1.25*	\$1.25*	\$1.25*	Unlimited
	Interac® e-Transfers (incoming)	Unlimited	Unlimited	Unlimited	Unlimited
	Interac® e-Transfers (money request)	Unlimited	Unlimited	Unlimited	Unlimited
Full-service/ Staff-assisted transaction fees	Cheque withdrawals	\$1.25*	\$1.25*	\$1.25*	Unlimited
	In-branch deposits	Unlimited	Unlimited	Unlimited	Unlimited
	In-branch withdrawals	\$1.25*	\$1.25*	\$1.25*	Unlimited
	In-branch bill payments	\$1.25*	\$1.25*	\$1.25*	Unlimited
	In-branch transfer deposits	Unlimited	Unlimited	Unlimited	Unlimited
	In-branch transfer withdrawals	\$1.25*	\$1.25*	\$1.25*	Unlimited

* Per transaction after you've reached your monthly transaction limit.

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Business account		SAVING		USD	
		Everyday Business Savings	High Interest Business Savings	USD Business Savings ¹	USD Business Spending ¹
Monthly fee		Free	Free	Free	\$4.95
Account features included in monthly fees	Minimum monthly balance waiver	N/A	N/A	N/A	N/A
	Transactions	Unlimited deposits and 5 withdrawals included	Unlimited deposits and 2 withdrawals included	Unlimited deposits and 1 withdrawal included	Unlimited deposits and 4 withdrawals included
Self-serve transaction fees	Direct deposits	Unlimited	Unlimited	Unlimited	Unlimited
	Pre-authorized debits	\$1.25*	\$5.00*	\$5.00*	\$1.25*
	Bill payments	\$1.25*	\$5.00*	N/A	N/A
	Exchange ATM withdrawal	\$1.25*	\$5.00*	N/A	N/A
	Point of sale (POS)	\$1.25*	\$5.00*	N/A	N/A
	Online transfer deposit	Unlimited	Unlimited	Unlimited	Unlimited
	Online transfer withdrawals	Unlimited	Unlimited	Unlimited	Unlimited
	Interac® e-Transfers (outgoing)	\$1.25*	N/A	N/A	N/A
	Interac® e-Transfers (incoming)	Unlimited	Unlimited	N/A	N/A
	Interac® e-Transfers (money request)	Unlimited	Unlimited	N/A	N/A
Full-service/ Staff-assisted transaction fees	Cheque withdrawals	N/A	N/A	N/A	\$1.25*
	In-branch deposits	Unlimited	Unlimited	Unlimited	Unlimited
	In-branch withdrawals	\$1.25*	\$5.00*	\$5.00*	\$1.25*
	In-branch bill payments	\$1.25*	\$5.00*	N/A	N/A
	In-branch transfer deposits	Unlimited	Unlimited	Unlimited	Unlimited
	In-branch transfer withdrawals	\$1.25*	\$5.00*	\$5.00*	\$1.25*

¹ All fees are in USD.

* Per transaction after you've reached your monthly transaction limit.