



SERVICE FEE BULLETIN - PERSONAL CHEQUING ACCOUNTS

Fees effective April 1, 2026

	Unlimited Chequing			Pay As You Go Chequing		Premium Chequing	U.S. Chequing ^a
	Young Adult (< 24)	Regular (25 to 58)	Golden (59 and over)	Regular (19 to 58)	Golden (59 and over)		
Monthly Fee	No fee	\$14.00 Monthly package fee waived with minimum monthly balance >\$5,000	Golden (59 and over) \$10.00 Monthly package fee waived with minimum monthly balance >\$5,000	No Fee	No Fee	\$25.00 Monthly package fee waived with minimum monthly balance >\$9,000	No Fee
Transactions Included (monthly)	Unlimited			N/A	30	Unlimited	N/A
Interest	N/A			N/A	N/A	N/A	N/A
Auto-Payroll Credit	No	Yes	Yes	No	No	Yes	No
STATEMENTS							
Statements - Consolidated - Monthly	Free			Free	Free	Free	Free
Statements - Duplicate†	\$2.50			\$2.50	\$2.50	Free**	\$2.50 a
Statements - Held for Pickup	\$2.50			\$2.50	\$2.50	Free**	\$2.50 a
Self-service - Online / Telephone Banking	Free			Free	Free	Free	Free
CHEQUES							
Cheque Clearing	Free			\$1.25	\$1.25 b	Free	\$1.25 a
Images Returned with Statement	N/A			N/A	N/A	Free	Free
Cheque Order Fee - Basic Style	Free (first order)			Cost	Free	Free	Cost
DEPOSITS							
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	Free			\$1.00	\$1.00	Free	N/A
WITHDRAWALS							
Client Request - In-branch	Free			\$1.25	\$1.25 b	Free	\$1.25 a
Pre-authorized Payment	Free			\$1.25	\$1.25 b	Free	\$1.25 a
Direct Payment (debit)	Free			\$1.25	\$1.25 b	Free	N/A
Interac e-Transfer - Outgoing	Free			\$1.00	\$1.00	Free	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free			\$1.25	\$1.25 b	Free	N/A
ATM - Interac	\$2.25			\$2.25	\$2.25	Free	N/A
ATM - Cirrus, US EXCHANGE	\$3.25			\$3.25	\$3.25	Free	N/A
TRANSFERS							
Client Request - In-branch	Free			Free	Free	Free	Free
Client Request - By Phone	Free			Free	Free	Free	Free
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	N/A
BALANCE INQUIRIES							
Client Request - In-branch	Free			Free	Free	Free	Free
Client Request - By Phone	Free			Free	Free	Free	Free
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	N/A
BILL PAYMENTS							
Client Request - In-branch (per bill)	Free			\$1.25	\$1.25 b	Free	N/A
Client Request - By Phone (per bill)	Free			\$1.25	\$1.25 b	Free	N/A
Self-service - Online Banking (per bill)	Free			\$0.70	\$0.70 b	Free	N/A
Self-service - Telephone Banking (per bill)	Free			\$0.70	\$0.70 b	Free	N/A
MISCELLANEOUS							
Bank Draft - CDN	Free			\$10.00	Free	Free	N/A
Bank Draft - US / Foreign	\$10.00			\$10.00	\$10.00	\$10.00	\$10.00 a
Premium Mastercard annual fee	Cost			Cost	Cost	Free	Cost

BlueShore Financial: BlueShore Financial, a division of Beem Credit Union

^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.

**Free for current month, past months are charged at \$2.50 as per the historical fixed fees



SERVICE FEE BULLETIN - PERSONAL SAVINGS

	High Interest Savings	Premium Savings	Savings			US Savings ^a
			Youth (under 19)	Regular (19 to 58)	Golden (59 and over)	
Fees effective March 1, 2024 (subject to change)						
Free transactions (monthly)	1	1	10	1	10	1
Interest Credited*	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
STATEMENTS						
Statements - Consolidated - Monthly	Free	Free	Free	Free	Free	Free
Statements - Duplicate†	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50 a
Statements - Held for Client Pick-Up	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50 a
Self-service - Online / Telephone Banking	Free	Free	Free	Free	Free	Free
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	Free	\$1.00	\$1.00	\$1.00	N/A
WITHDRAWALS						
Client Request - In-branch	\$5.00 b	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b
Pre-authorized Payment	\$5.00 b	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b
Direct Payment (debit)	\$5.00 b	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A
Interac e-Transfer - Outgoing	\$5.00 b	\$5.00 b	\$1.00	\$1.00	\$1.00	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$5.00 b	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A
ATM - Interac	\$5.00	\$5.00	\$2.25	\$2.25	\$2.25	N/A
ATM - Cirrus, US EXCHANGE	\$5.00	\$5.00	\$3.25	\$3.25	\$3.25	N/A
TRANSFERS						
Client Request - In-branch	free	Free	Free	Free	Free	Free
Client Request - By Phone	free	Free	Free	Free	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
BALANCE INQUIRIES						
Client Request - In-branch	free	Free	free	free	free	free
Client Request - By Phone	free	Free	free	free	free	free
Self-service - Online Banking	Free	Free	Free	Free	Free	N/A
Self-service - Telephone Banking	Free	Free	Free	Free	Free	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free	N/A
BILL PAYMENTS						
Client Request - In-branch (per bill)	\$5.00 b	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A
Client Request - By Phone (per bill)	\$5.00 b	\$5.00 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A
Self-service - Online Banking (per bill)	\$5.00 b	\$5.00 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A
Self-service - Telephone Banking (per bill)	\$5.00 b	\$5.00 b	\$0.70 b	\$0.70 b	\$0.70 b	N/A
MISCELLANEOUS						
Bank Draft - CDN	\$10.00	\$10.00	\$10.00	\$10.00	Free	N/A
Bank Draft - USD	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

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a All charges are in US dollars.

b May be included in the number of transaction(s) as per package set-up; fees charged after transaction limit.

* Interest calculated on the closing daily balance.

**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.

Fees effective March 1, 2023
(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 - Held for Client Pick-Up	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Self-service - Online / Telephone Banking	Free	Free	Free	Free	Free
CHEQUES					
Cheque Clearing	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 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	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b
Pre-authorized Payment	\$1.25 b	\$1.25 b	\$1.25 b	Free	Free
Direct Payment (debit)	\$1.25 b	\$1.25 b	\$1.25 b	Free	Free
Interac e-Transfer - Outgoing	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25 b	\$1.25 b	\$1.25 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	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b
Client Request - By Phone	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 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	\$1.25	\$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	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)	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b
Client Request - By Phone (per bill)	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 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
Unauthorized Overdraft	\$5.00 + 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
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
Changes to U ⁿ ^* a d a a i) including release/discharge of personal covenant	\$31.00
PPSA Registration and Search	\$50.00
Payment extension/alteration/modification	\$35.00
MORTGAGES	
Appraisal	Cost
Blend and Extend	\$150.00
Construction Fee	0.25% for PR; 1% for Rental
Construction Mortgage Extension	\$500- 1% of Approved Mtg
Credit union seal/Land title documents requiring credit union authorizations	\$200.00
Equity lending	1.5% principal
First Canadian Title	Cost
Home Secured LOC/Mortgage Amendment	\$300.00
Interim Financing Fee	1/2 of 1% (\$25 Mln)
Fee for Signing Subdivision Plans	\$500.00
Mortgage discharges (standard & mobile home)	\$75.00
Mobile home redocumentation fee	\$300.00
Member mortgage or mortgage secured LOC letter	\$30.00
NIQ (non-income qualifying) lending	\$1% of principal
Payment extension/alteration/modification	\$35.00

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*
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 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	\$20.00
BANK DRAFTS	
CDN Draft	\$10.00
USD / Foreign Draft	\$10.00
WIRE TRANSFERS	
Outgoing Wire Transfers	\$15.00 ⁴
Incoming Wire Transfers	\$10.00 ⁴
Wire Transfers - Amendments, Cancellation / Reversal, Trace Request	\$30.00 ⁴

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†GST applies.

¹ Subject to requalification and conditions apply.

² 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.

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 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