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SERVICE FEES*

Business & Community Chequing & Savings Accounts**

Business Chequing

TRANSACTION FEES

Cheques and pre-authorized debits79¢
In-branch withdrawals79¢
Interac® Debit55¢
Deposits.....	.79¢
Coin deposits	\$1 per 100
Merchant direct deposit.....	.35¢
Bill payments (online and mobile).....	.50¢

Business Savings

TRANSACTION FEES

Withdrawals (3 FREE withdrawals per month. Additional withdrawals are subject to the regular service fee)....	.70¢
Pre-authorized debits65¢
Interac Debit.....	.60¢
Bill payments (online and mobile).....	.50¢

Business 25

Monthly Fee \$15 (monthly fee waived if \$25,000 minimum balance maintained for entire month)

Includes 25 transactions plus 2 electronic transfers (Interac e-Transfer)***

KEY FEATURES

Cheques and pre-authorized debits
 In-branch withdrawals
 Interac Debit
 Deposits
 Merchant direct deposit
 Interac e-Transfer (2 FREE transfers per month)

Business 75

Monthly Fee \$50 (monthly fee waived if \$75,000 minimum balance maintained for entire month)

Includes 75 transactions plus 3 electronic transfers (Interac e-Transfer)***

KEY FEATURES

Cheques and pre-authorized debits
 In-branch withdrawals
 Interac Debit
 Deposits
 Merchant direct deposit
 Interac e-Transfer (3 FREE transfers per month)
 MemberDirect Small Business

Business 150

Monthly Fee \$80 (monthly fee waived if \$150,000 minimum balance maintained for entire month)

Includes 150 transactions plus 5 electronic transfers (Interac e-Transfer)***

KEY FEATURES

Cheques and pre-authorized debits
 In-branch withdrawals
 Interac Debit
 Deposits
 Merchant direct deposit
 Interac e-Transfer (5 FREE transfers per month)
 MemberDirect Small Business

US Business Chequing

TRANSACTION FEES

Cheques and pre-authorized debits	\$1.25
In-branch withdrawals	\$1
Deposits.....	\$1

Community Chequing

TRANSACTION FEES

Cheques and pre-authorized debits70¢
Interac Debit.....	.60¢
In-branch withdrawals70¢
Deposits.....	FREE
Bill payments (online and mobile).....	.50¢

Community Savings

TRANSACTION FEES

Withdrawals (3 FREE withdrawals per month. Additional withdrawals are subject to the regular service fee)....	.70¢
Pre-authorized debits65¢
Interac Debit.....	.60¢
Bill payments (online and mobile).....	.50¢

Community 5

Monthly Fee \$5 (monthly fee waived if \$1,000 minimum balance maintained for entire month)

Includes 5 transactions plus 2 electronic transfers (Interac e-Transfer)***

KEY FEATURES

Interac Debit
 Withdrawals and deposits
 Bill payments (online and mobile)
 Cheques and pre-authorized debits
 Interac e-Transfer (2 FREE transfers per month)
 8 cheques FREE at account opening

Community 10

Monthly Fee \$10 (monthly fee waived if \$2,500 minimum balance maintained for entire month)

Includes 10 transactions, plus 3 electronic transfers (Interac e-Transfer)***

KEY FEATURES

Interac Debit
 Withdrawals and deposits
 Bill payments
 Cheques and pre-authorized debits
 Interac e-Transfer (3 FREE transfers per month)
 12 cheques FREE at account opening

Community 25

Monthly Fee \$15 (monthly fee waived if \$5,000 minimum balance maintained for entire month)

Includes 25 transactions, plus 5 electronic transfers (Interac e-Transfer)***

KEY FEATURES

Interac Debit
 Withdrawals and deposits
 Bill payments
 Cheques and pre-authorized debits
 Interac e-Transfer (5 FREE transfers per month)
 24 cheques FREE at account opening

*Fees subject to change without notice

**Cheques can only be drawn on chequing accounts

***Additional transactions or electronic transfers beyond those included in package accounts are subject to regular service fees