

VISION PERSONAL ACCOUNTS		TRADITIONAL	TRADITIONAL ADVANTAGE I	TRADITIONAL ADVANTAGE II	TRADITIONAL ADVANTAGE MAX	HI-TEC PLAN	GROW WITH US Infant-18	EXCEL STUDENT PLAN 18+ w/proof of enrolment in post secondary institution	ADVANTAGE 60+	USD CHEQUING	MAXIMIZER SAVINGS	MAXIMIZER ADVANTAGE SAVINGS	USD SAVINGS
Monthly Maintenance Fees	Account Fee	\$1.00	\$6.00	\$12.00	\$18.00	\$8.50	Free	\$3.00	Free	\$1.00	Free	Free	Free
No Charge Levels		Minimum Monthly Balance \$250 account fee waived	25 Free Debits*	50 Free Debits*	Minimum Monthly Balance \$5,000 account fee waived	None	None	40 Free Debits* 2 Free Chqs/In Branch W/D** Minimum Monthly Balance \$1,000 fees waived***	None	Minimum Monthly Balance \$250 account fee waived	2 Free Debits*	None	None
Self Service Banking	Internet/Phone Bill Pymts	\$1.00	Free	Free				Free		n/a	\$1.00*	\$2.00	n/a
	Internet/Phone Transfers	Free	Free	Free				Free		n/a	Free	Free	n/a
	Interac eTransfers	\$1.00								n/a	\$1.00	\$1.00	n/a
	AFT	\$0.95	\$0.95*	\$0.95*	Unlimited	Unlimited	Unlimited	\$0.95*	Unlimited	\$0.95	\$1.00*	\$2.00	\$1.00
	Point of Sale Purchases	\$0.95	\$0.95*	\$0.95*	Electronic	Electronic	Electronic	\$0.95*	Electronic	n/a	\$1.00*	\$2.00	n/a
	Credit Union ATM - Deposits	Free	Free	Free				Free		n/a	Free	Free	n/a
	Credit Union ATM - Withdrawals/Transfers	\$0.50 - 2 free/mo.	\$0.50*	\$0.50*				\$0.50*		n/a	\$1.00*	\$2.00	n/a
	Credit Union ATM - Bill Payments	\$1.00	\$1.00*	\$1.00*				\$1.00*		n/a	\$1.00*	\$2.00	n/a
Foreign & Other FI ATMs	Interac ABM Debit	\$2.00	\$2.00 - 5 free/mo.	\$2.00 - 5 free/mo.	\$2.00 - 10 free/mo.	\$2.00 - 5 free/mo.	\$2.00	\$2.00 - 5 free/mo.	\$2.00 - 5 free/mo.	n/a	\$2.00	\$2.00	n/a
	Foreign ATMs	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	n/a	\$4.00	\$4.00	n/a
In Branch Services	In Branch Bill Payments	\$1.50	Free	Free	Free	\$1.50	\$1.50	\$1.50	Free	n/a	\$1.50	\$1.50	n/a
	In Branch Withdrawals/Transfers	\$0.95	\$0.95*	\$0.95*	Unlimited	\$0.95	Free	\$0.95**	Free	\$0.95	\$0.95*	\$5.00	\$0.95
Cheque Services	Cheque Withdrawals	\$0.95	\$0.95*	\$0.95*	Unlimited	\$0.95	n/a	\$0.95**	Free	\$0.95	\$0.95*	n/a	\$0.95
	Personalized Cheques	Cost	Cost	Cost	No Cost on Flair	Cost	Cost	Cost	No Cost on Flair	Cost	Cost	n/a	n/a
	Stop Payments (complete information)	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
	Stop Payments (missing information)	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Commission Fees	Official Orders - Canadian	\$15.00	Free	Free	Free	\$15.00	\$15.00	\$15.00	Free	N/A	\$15.00	\$15.00	N/A
	Official Orders - USD/International	\$15.00/\$25.00	\$15.00/\$25.00	\$15.00/\$25.00	\$15.00/\$25.00	\$15.00/\$25.00	\$15.00/\$25.00	\$15.00/\$25.00	\$15.00/\$25.00	\$15.00/25.00	\$15.00/\$25.00	\$15.00/\$25.00	\$15.00/\$25.00
Special Services	Chargebacks - CDN/US	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00	\$7.00/\$10.00
	AFT/Cheque Returns NSF	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00	\$48.00
	OD Transfers from Draw Source	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	Free	\$1.50	\$1.50	\$2.00	\$1.50
	Foreign Cheque Handling	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Safety Deposit Box	Safety Deposit Box Annual Fee	\$40.00 and up	-\$6.00 off fee	-\$12.00 off fee	-\$15.00 off fee	\$40.00 and up	\$40.00 and up	\$40.00 and up	-\$12.00 off fee	\$40.00 and up	\$40.00 and up	\$40.00 and up	\$40.00 and up
Tiered Interest	See branch for current rates	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly