

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 enrollment in post secondary institution	ADVANTAGE 60+	USD CHEQUING	MAXIMIZER SAVINGS	MAXIMIZER ADVANTAGE SAVINGS	USD SAVINGS
<b>Monthly Maintenance Fees</b>	Account Fee	\$1.00	\$6.00	\$12.00	\$18.00	\$8.50	Free	\$3.00	Free	\$1.00	Free	Free	Free
<b>No Charge Levels</b>		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 Electronic Transactions* 2 Free Chqs/In Branch W/D** Minimum Monthly Balance \$1,000 transaction fees waived***	None	Minimum Monthly Balance \$250 account fee waived	2 Free Debits*	None	None
<b>Self Service Banking</b>	Internet/Telephone Banking	\$1.00	Free	Free				Free		n/a	\$0.50*	\$2.00	n/a
	Bill Payments												
	Interac eTransfers	\$1.50	\$1.50	\$1.50				\$1.50		n/a	\$1.50	\$1.50	n/a
	External Withdrawals	\$0.50	\$0.50*	\$0.50*				\$0.50*		\$0.50	\$1.00*	\$2.00	\$1.00
	MasterCard Withdrawal (GPMC)	\$0.50	\$0.50*	\$0.50*	Unlimited	Unlimited	Unlimited	\$0.50*	Unlimited	n/a	\$1.00*	\$2.00	n/a
	Point of Sale Purchases	\$0.50	\$0.50*	\$0.50*	Electronic	Electronic	Electronic	\$0.50*	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
<b>Foreign &amp; Other FI ATMs</b>	Other Canadian FI ATMs	\$1.75	\$1.75 - 5 free/mo.	\$1.75 - 5 free/mo.	\$1.75 - 10 free/mo.	\$1.75 - 5 free/mo.	\$1.75	\$1.75 - 5 free/mo.	\$1.75 - 5 free/mo.	n/a	\$1.75	\$2.00	n/a
	Out of Canada ATMs	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	n/a	\$3.00	\$3.00	n/a
<b>In Branch Services</b>	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	\$0.75	\$0.75*	\$0.75*	Unlimited	\$0.75	Free	\$0.75**	Free	\$0.75	\$0.75*	\$5.00	\$0.75
<b>Cheque Services</b>	Cheque Withdrawals	\$0.75	\$0.75*	\$0.75*	Unlimited	\$0.75	n/a	\$0.75**	Free	\$0.75	\$0.75*	n/a	\$0.75
	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)	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
	Stop Payments (missing information)	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
<b>Statement Services</b>	Imaged Statement	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	Statement Copy in Branch	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
<b>Commission Fees</b>	Official Orders - Canadian	\$10.00	Free	Free	Free	\$10.00	\$10.00	\$10.00	Free	\$10.00	\$10.00	\$10.00	\$10.00
	Official Orders - USD/International	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00	\$10.00/\$15.00
	Travellers Cheques	1.00%	Free	Free	Free	1.00%	1.00%	1.00%	Free	1.00%	1.00%	1.00%	1.00%
<b>Special Services</b>	Chargebacks	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
	AFT/Cheque Returns NSF	\$42.50	\$42.50	\$42.50	\$42.50	\$42.50	\$42.50	\$42.50	\$42.50	\$42.50	\$42.50	\$42.50	\$42.50
	AFT/Cheque Returns Other	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
	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
<b>Global Payment MasterCard</b>	Global Payment MasterCard	see branch	see branch	see branch	see branch	see branch		see branch	see branch				
	MasterCard Choice Rewards	\$24.00	\$18.00	\$12.00	\$12.00	\$24.00		\$12.00	\$12.00				
<b>Safety Deposit Box</b>	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
<b>Tiered Interest</b>	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