

VISION PERSONAL ACCOUNTS		TRADITIONAL	TRADITIONAL ADVANTAGE I	TRADITIONAL ADVANTAGE II	TRADITIONAL ADVANTAGE MAX	MAXIMIZER SAVINGS	MAXIMIZER ADVANTAGE SAVINGS	HI-TEC PLAN	GROW WITH US Infant-18	EXCEL STUDENT PLAN 18 w/proof of enrollment in post secondary institution	ADVANTAGE 60+
<b>Monthly Maintenance Fees</b>	Account Fee	\$1.00	\$6.00	\$12.00	\$18.00	None	None	\$8.50	Free	\$3.00	Free
<b>No Charge Levels</b>		MMB \$250 account fee waived	25 SS** or Full Service** Debits	50 SS** or Full Service** Debits	MMB \$5,000 account fee is waived			None	None	40 SS** debits all free MMB \$1,000 SS Banking, Cheques/ In-branch Withdrawals	
<b>Self Service Banking**</b>	eTransfer (not available for US accts) CU ABM	\$1.50	\$1.50	\$1.50		\$1.50	\$2.00			\$1.50	
	- Deposits	Free	Free	Free	Unlimited	Free	Free	Unlimited electronic	Unlimited electronic	Free	Unlimited electronic
	- Withdrawals/Transfers	\$0.50 - 2 free/mo.	\$0.50	\$0.50		\$1.00*	\$2.00			\$0.50	
	- Payments	\$1.00	\$1.00	\$1.00		\$1.00*	\$2.00			\$1.00	
	Direct Purchases	\$0.50	\$0.50	\$0.50		\$1.00*	\$2.00			\$0.50	
	Preauthorized Payments/GPMC	\$0.50/\$0.50	\$0.50/\$0.50	\$0.50/\$0.50		\$1.00*	\$2.00			\$0.50/\$0.50	
	Tel/Internet Banking Bill Payment	\$1.00	Free	Free		\$1.00	\$2.00			Free	
<b>Foreign &amp; Other FI ABMs</b>	Other Financial Institutions	\$1.75	\$1.75 - 5 free/mo.	\$1.75 - 5 free/mo.	\$1.75 - 10 free/mo.	\$1.75*	\$1.75	\$1.75 - 5 free/mo.	\$1.75	\$1.75 - 5 free/mo.	\$1.75 - 5 free/mo.
	Foreign ABMs	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>In Branch Services</b>	Bill Payments	\$1.50	Free	Free	Free	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	Free
<b>Cheque Services</b>	Cheques/In-branch Withdrawals**	\$0.75	\$0.75	\$0.75	Unlimited	\$0.75	n/a/\$5.00	\$0.75	n/a/Free	\$0.75 - 2 free/mo.	Free
	Imaged Statement	Free	Free	Free	Free	Free	n/a	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
	Personalized Cheques	Cost	Cost	Cost	n/c on Flair	Cost	n/a	Cost	Cost	Cost	n/c on Flair
	Stop Payments (full/incomplete)	\$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
	- Missing Information	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
<b>Commission Fees</b>	Travellers Cheques	1.00%	Free	Free	Free	1.00%	1.00%	1.00%	1.00%	1.00%	Free
	Money Orders - Canadian	\$5.00	Free	Free	Free	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	Free
	Drafts - Canadian	\$10.00	Free	Free	Free	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	Free
	- US/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
<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
	AFT/Cheque Returns NSF	\$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
	Preauthorized/OD Transfers	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$2.00	\$1.50	\$1.50	\$1.50	\$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
<b>Global Payment Card - MasterCard Choice Rewards</b>		see branch \$24.00	see branch \$18.00	see branch \$12.00	see branch \$12.00			see branch \$24.00		see branch \$12.00	see branch \$12.00
<b>Safety Deposit Box</b>		\$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	\$40.00 and up	\$40.00 and up	-\$12.00 off fee
<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

Available in US funds

\*2 free debits/WTD per month  
Available in US funds