

alterna bank
eACCOUNT PACKAGE FEES
 PERSONAL

ONLINE ACCOUNTS



Save money with Unlimited Transactions and No Monthly Fees on our eAccounts¹.

	eCHEQUING	HIGH INTEREST eSAVINGS
	Free online chequing account No in-branch access	Free online savings account No in-branch access
Monthly Fee	Free	Free
Monthly Fee - Seniors ² (Age 59 or older)	Free	Free
Day-to-day transactions ^{4,5}	Unlimited ¹	Unlimited ^{1,3}
Interac [®] ATM withdrawals ⁶	\$1.90	\$1.90
Official Cheques	N/A	N/A
All-in-One [®] Paper Statement ⁷	\$2 per statement	\$2 per statement
eStatements	Free	Free
Cheque Images in Statements	\$2.00	N/A
Personalized Cheques	Cost ⁸	N/A

FULL SERVICE ACCOUNT PACKAGE FEES PERSONAL

CHEQUING



Everyone has different needs in an account package.
Which of our packages best fits you?

	BASIC	VALUE	UNLIMITED	PAY AS YOU GO	U.S. CHEQUING
	Low volume user	Medium volume user	High volume user	Occasional user	US travel or US dollar purchases
Monthly Fee	\$4.00 ⁹ (Free for RDSP Beneficiaries)	\$9.00	\$16.00	Free	Free
Monthly Fee - Seniors ² (Age 59 or older)	Free	\$4.50	\$8.00	Free	Free
Day-to-day transactions ^{4,5}	20	35	Unlimited	Pay per use	2 ¹⁰
Interac [®] ATM withdrawals ⁶	\$1.90	\$1.90	2 per month, \$1.90 each after	\$1.90	N/A
Official Cheques	\$7.50	\$7.50	1 Free per Month \$7.50 each after	\$7.50	\$7.50
All-in-One [®] Paper Statement ⁷	Free	Free	Free	\$1 per statement	\$1 per statement ¹³
eStatements	Free	Free	Free	Free	Free
Cheque Images in Statements	\$2.00	Free	Free	\$2.00	\$2.00
Personalized Cheques	Cost ⁸	One order of 50 per calendar year ¹¹	One order of 50 per calendar year ¹¹	Cost ⁸	Cost ⁸

Find a branch or ATM near you: <https://www.alternabank.ca/en/find-us>

FULL SERVICE ACCOUNT PACKAGE FEES PERSONAL

SAVINGS AND OTHER ACCOUNTS



Full time student? We have an account that's right for you.
Plus savings accounts to help your money grow.

	DAILY INTEREST SAVINGS	INVESTMENT SAVINGS	YOUTH START CHEQUING	STUDENT LIFE CHEQUING ¹²
	Flexible and convenient	Higher interest	Age 18 and under	Post- secondary student
Monthly Fee	Free	Free	Free	Free
Monthly Fee - Seniors ² (Age 59 or older)	Free	Free	Free	Free
Day-to-day transactions ^{4,5}	2 Free	1 Free per month, \$2.50 each after	30	Unlimited
Interac [®] ATM withdrawals ⁶	\$1.90	\$1.90	\$1.90	2 per month, \$1.90 each after
Official Cheques	\$7.50	\$7.50	N/A	\$7.50
All-in-One [®] Paper Statement ⁹	\$1 per statement ¹³	\$1 per statement ¹³	Free	Free
eStatements	Free	Free	Free	Free
Cheque Images in Statements	N/A	N/A	N/A	\$2.00
Personalized Cheques	N/A	N/A	N/A	Cost ⁸

PERSONAL BANKING

ADDITIONAL SERVICES AND FEES

The following fees may be in addition to any monthly package fees. Some of these fees may be covered by our package fees. In-branch services (denoted with *) not available for eAccounts. All fees are charged in the currency of the account.

DAY-TO-DAY TRANSACTIONS⁵

These fees apply to Pay As You Go usage and transactions in excess of monthly package limits.

In-branch withdrawal / transfer*	\$0.80
Cheque writing	\$0.80
Pre-Authorized Payment / Debit (PAP / PAD)	\$0.80
Bill Payment	\$0.80
Interac [®] Debit (Point of Sale)	\$0.80
Send Interac e-Transfer [®]	\$0.80
Interac e-Transfer [®] Request Money	\$0.80
Receive Interac e-Transfer [®]	Free
Online, Mobile, or Telephone banking transfer	\$0.80
External Account Transfer	\$0.80
Alterna, ACCULINK [®] and THE EXCHANGE [®] Network	
ATM withdrawal or transfer	\$0.80
ACCEL [®] and Maestro [®] Debit Payment (US & International)	\$0.80

OTHER ATM NETWORKS

These are network fees. An additional surcharge may be levied by the institution that owns the ATM.

Interac [®] ATM withdrawal	\$1.90
ACCEL [®] , Cirrus [®] and Maestro [®] US ATM withdrawals	\$3.00
Cirrus [®] and Maestro [®] International ATM withdrawals	\$5.00

FOREIGN CURRENCY*

Sell currency to client (US\$ fee exempt)	\$2.00
Buy currency from client (US\$ fee exempt)	\$2.00
Buy/Sell currency to non-client	\$5.00
Shipping fee to Home or Business address	\$10.00
Shipping fee added to buy/sell transactions under \$250	\$5.00
Foreign currency cheque drawn on Canadian dollar account	\$15.00
Deposit of foreign currency cheque to Canadian dollar account ¹⁴	Cost

CHEQUES

Deposit Anywhere TM	Free
Foreign Currency Bank Draft*	\$7.50
CAD Currency Official Cheque*	\$7.50
Official Cheque - Non-client request	\$15.00
Stop Payment – Full trace details provided	\$12.00
Stop Payment – Partial trace details provided	\$15.00
Late Deposit ¹⁵	\$10.00
Holding post-dated cheque	\$2.50/item
Incorrectly encoded pre-authorized credit	\$10.00
Using non-MICR encoded cheque	\$4.50
Personalized Cheque Order ⁸	Cost

WIRES

Incoming (additional fees may be charged by other parties involved):	\$10.00
Outgoing*	\$30.00
Outgoing: Inquiries/tracing/cancellation/amendment*	\$25.00

CREDIT PRODUCTS

There may be additional fees applicable to your credit product. Please refer to your Cost of Borrowing disclosure documents and credit agreements.

Overdraft protection	\$2.50/month
Mortgage re-advancement	\$200.00
Mortgage discharge administration	\$430.00
Transfer of mortgage to another financial institution	\$430.00
Interim financing	Cost

ADDITIONAL SERVICES AND FEES (CONTINUED)

The following fees may be in addition to any monthly package fees. Some of these fees may be covered by our package fees. In-branch services (denoted with *) not available for eAccounts. All fees are charged in the currency of the account.

ACCOUNT INFORMATION		MISCELLANEOUS	
All-in-One paper statement (per statement) ⁷	\$1.00	Non-sufficient funds (NSF) Item ¹⁶	\$50.00
All-in-One paper statement, eChequing and eSavings accounts (per statement) ⁷	\$2.00	Inactive Account	
eStatement	Free	2 yrs to 4 yrs	\$20.00/year
Statement Reprint & Interim Statement	\$3.25	5 yrs to 8 yrs	\$30.00/year
Cheque images included in Statements	\$2.00	9 yrs	\$40.00
ATM inquiry	\$5.00	Account closed after 14 business days but within 90 days of opening	\$25.00
Letter of good standing	\$10.00	Chargebacks ¹⁷	\$5.00
Loan, interest or misc. letter	\$10.00	Courier	Cost
Search for items, cheques, deposits, names, accounts vouchers, and certified true copy of transaction images		Registered mail	Cost
Up to 90 days	\$5.00/item	RSP Withdrawal	\$25.00
Greater than 90 days	\$10.00/item	Transfer of a registered plan to another institution (incl. TFSA, RSP, RIF)	\$125.00
Multiple items or lengthy searches	\$40.00/hr (min \$20.00)	Transfer of account to another institution	\$20.00
Copy of official account history statement(s)		Item sent on Collection*	\$30.00
Up to 90 days	\$5.00/mth	Item received on Collection	\$25.00
Greater than 90 days	\$10.00/mth	PAD origination trace/recall	\$12.00
Bank Confirmation (audit certificates)*	Min. \$25.00 each Detailed \$40.00/hr	Manual transfer to cover cheque/Pre-authorized Debit	\$5.00
Bill Payment Trace Request	Cost (min \$15.00)	ATM debit/credit adjustment notice	\$2.00
		Municipal property tax payment	Cost
		Administer and settle estate account	\$200.00

1. **No In-Branch Services for eAccounts:** eCHEQUING and HIGH INTEREST eSAVINGS accounts do not offer in-branch services.

2. **Discounted Fee for Seniors:** If you're 59 or older, you'll start receiving a reduced fee beginning the month after your 59th birthday.

3. **Limited functionality for HIGH INTEREST eSAVINGS account:** You will not be able to write cheques and use your debit card with the HIGH INTEREST eSAVINGS account.

4. **Transactions Fees above your package limit:** Fees are charged for transactions exceeding your package limit. Fees for these transactions are charged at month-end. For more details, refer to the "Day-to-Day Transactions" section on Page 4.

5. **Free Transactions:** Deposits, transfers to credit products and term deposits, transfers between Savings accounts, and transfers between US dollars accounts are free and won't count towards your monthly transaction limits.

6. **ATM Surcharge:** You may face an additional fee from the ATM's owner when using their machine.

7. **All-in-One Paper Statement Fee:** You will receive one statement that will include all products for which you are the primary account holder. The statement fee will be charged to the account you designate.

8. **Personalized Cheque Orders:** The cost of ordering personalized cheques varies based on the style and quantity you choose.

9. **Monthly Fee Waiver:** You won't be charged a monthly fee if you keep a minimum daily closing balance of \$1,000 in your account throughout the entire month.

10. **Waived Transaction Fees:** After your first two day-to-day transactions each month, you won't be charged for additional day-to-day transactions if you maintain a minimum daily closing balance of \$1,000 throughout the entire month.

11. **Limited Cheque Styles:** Only certain cheque styles are available.

12. **Student Life Package eligibility:** to retain eligibility, you must provide proof of continued enrollment in post-secondary education by your account anniversary each year; failure to do so may result in your account being switched to the Basic package.

13. **All-in-One Paper Statement Fee waiver:** Fee for U.S. Chequing, Daily Interest Savings, and Investment Savings accounts is waived if you have a CAD Chequing account with a package.

14. **Depositing Foreign Currency Cheques:** Additional fees will be charged by the processing financial institution(s).

15. **Late Deposit Fee:** If there is not enough money in your account when an item is presented or represented for payment and you add funds to your account before the item is returned as NSF, you will be charged a late deposit fee.

16. **Non-sufficient funds (NSF) Item:** Each time a merchant, vendor, or financial institution presents or represents an item (for example, a current or post-dated cheque, bill payment, electronic funds transfer, or credit payment) for payment and there is not enough money in your account to pay for the item (NSF Item), we may reject the item and charge you an NSF Item fee. Concerns regarding the presentation or representation(s) of an NSF Item should be directed to the merchant, vendor, or financial institution who presented or represented the item for payment.

17. **Chargeback Fee:** If an item deposited to your account is subsequently returned, you will be charged a Chargeback fee.

Please be aware that the fee schedule is subject to change. We'll notify you of any changes by posting them on our website or displaying them at the branch. These changes become effective upon notification or as stated in the schedule. By continuing to use your account or maintaining funds in it after a change, you agree to the updated fee schedule. Make sure to periodically check our website for any updates.

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