

ACCOUNT PACKAGE FEES

BUSINESS

CHEQUING



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

	BASIC	VALUE	PREMIUM	PRESTIGE	PAY AS YOU GO
	Low volume user	Medium volume user	High volume user	Mid-size to large business with a high number of transactions	Occasional user
Monthly Fee	\$10.00	\$28.00	\$55.00	\$100.00	\$5.00+ per transaction fee
Day-to-day Transactions ^{1,2}	15	50	100	200	Pay per transaction
Interac e-Transfers (Send and Request Money)	\$1.50 per Send or Request				
In-branch cash deposit of up to \$1,000 per day ³	Free				\$2.00 per \$1,000 deposit
All-in-One [®] Statement ⁴	Your choice of Monthly, Quarterly, Semi-Annual or Annual Statements				\$1 per statement ⁶
e-Statement	Free				
Cheque Images in Statements	\$2.00		Free		\$2.00
Chargebacks ¹⁰	\$5.00		Free		\$5.00

ACCOUNT PACKAGE FEES

BUSINESS

SAVINGS AND OTHER ACCOUNTS



Transact in USD? We have an account that's right for you. Plus savings accounts to help your money grow.

	BUSINESS DAILY INTEREST SAVINGS	BUSINESS INVESTMENT SAVINGS	SMALL BUSINESS eCHEQUING ⁷	U.S. DOLLAR CHEQUING
	Flexible and convenient	Higher interest rate	Low monthly fee No in-branch access	Travel to the US or buy and sell goods in US Dollars
Monthly Fee	Free		\$5.00 ⁵	\$5.00
Day-to-day Transactions ^{1,2}	2 Free per month	1 Free per month, then \$2.50 ⁸	Unlimited electronic day-to-day transactions ⁷	2 Free per month ⁹
Interac e-Transfers (Send and Request Money)	\$1.50 per Send or Request		6 free per month \$1.50 per after	N/A
In-branch cash deposit of up to \$1,000 per day ³	Free		\$2 per \$1,000 deposit	\$2 per \$1,000 deposit
All-in-One [®] Statement ⁴	\$1.00 per statement ⁶		\$3.00 per paper statement	\$1.00 per statement ⁶
e-Statement	Free		Free	
Cheque Images in Statements	N/A		\$2.00	
Chargebacks ¹⁰	\$5.00		\$5.00	

BUSINESS 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 TRANSACTIONS

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

	Standard Chequing and Saving	Small Business eChequing
In-branch deposit	\$1.00	\$1.00
In-branch cash (bills and coin) per \$1,000	\$2.00	\$2.00
In-branch withdrawal/transfer	\$1.00	\$1.00
In-branch Bill Payment	\$0.80	\$0.80
Deposit Anywhere™	\$0.80	Free
Cheque writing	\$0.80	\$0.80
Pre-Authorized credit	\$0.80	Free
Pre-Authorized Payment / Debit (PAP / PAD)	\$0.80	Free
Interac® Debit (Point of Sale)	\$0.80	Free
Online, mobile or telephone bill payment or transfer	\$0.80	Free
Alterna, ACCULINK® and THE EXCHANGE® Network ATM deposits, withdrawals or transfers ¹⁵	\$0.80	Free
Visa Debit® and Visa PLUS®/ ACCEL® and Maestro® Debit payment (U.S. & International)	\$0.80	Free

Large coin and cash orders may be subject to additional fees.

INTERAC E-TRANSFER® SERVICE

	Standard Chequing and Saving	Small Business eChequing
Send Interac e-Transfer®	\$1.50	\$1.50
Interac e-Transfer® Request Money	\$1.50	\$1.50
Receive Interac e-Transfer®	Free	Free

ATM NETWORK & FOREIGN TRANSACTION FEES

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

Interac® ATM withdrawal		\$2.25
Visa Debit® and Visa PLUS®/ ACCEL®, Cirrus® and Maestro® U.S. ATM Withdrawals		\$3.00
Visa Debit® and Visa PLUS®/ Cirrus® and Maestro® International ATM Withdrawals		\$5.00
Visa Debit® and Visa PLUS® Debit card foreign transaction fee ¹⁶	2.5% of transaction Value	

FOREIGN CURRENCY* (USD)

Buy/Sell currency to non-client	\$5.00
Foreign currency cheque drawn on Canadian dollar account	\$15.00

WIRES

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

CHEQUES

Certified Cheque client request	\$10.00
Certified Cheque non-client request	\$15.00
Foreign Currency Bank Draft	\$7.50
CAD Currency Official Cheque	\$7.50
Stop Payment – Full trace details provided	\$12.00
Stop Payment – Incomplete trace details provided	\$15.00
Late Deposit ¹¹	\$10.00
NSF Cheque (includes current and future-dated cheques & bill payments, electronic funds transfers and credit payments) ¹²	\$50.00
Using non-MICR encoded cheque	\$4.50
Holding post-dated cheque	\$2.50
Incorrectly encoded pre-authorized credit	\$10.00
Counter Cheque	\$1.50 per item
Personalized Cheque Order ¹³	Cost

CREDIT PRODUCTS

Overdraft Protection ¹⁴	\$5.00 per month
Mortgage Re-Advancement	\$200.00
Mortgage Discharge	\$750.00
Transfer of mortgage to another financial institution	\$230.00
Interim financing	Cost
Letter of Credit	Rates available on request

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® statement (per statement) ⁴	\$1.00	Safety Deposit Box	
All-in-One® statement (per statement)	\$3.00	Rental (varies by size)	\$35.00 – \$220.00 plus tax
Small Business eChequing ⁴		Drilling	Cost
eStatement	Free	Key replacement	Cost
Statement Reprint & Interim Statement	\$3.25	Inactive Account	
Cheque images included in Statements	\$2.00	2 yrs to 4 yrs	\$20.00 per year
ATM inquiry	\$5.00	5 yrs to 8 yrs	\$30.00 per year
Letter of Good Standing	\$10.00	9 yrs	\$40.00
Loan, Interest or Misc. letter	\$10.00	Disposable Deposit Bags	\$12.00 per 25
Search for items, cheques, deposits, names, accounts, vouchers and certified true copy of transaction images		Account closed within 90 days of opening	\$25.00
Less than 90 days	\$5.00/item	Chargebacks ¹⁰	\$5.00
Greater than 90 days	\$10.00/item	Courier	Cost
Multiple items or lengthy searches	\$40.00/hr (min \$20.00)	Registered Mail	Cost
Copy of official account history statement(s)		Transfer of account to another institution	\$20.00
Less than 90 days	\$5.00/mth	Item sent on collection	\$30.00
Greater than 90 days	\$10.00/mth	Item received on collection	\$25.00
Bank Confirmation (audit certificates)	Minimum \$25.00 each Detailed \$40.00/hr	PAD origination trace/recall	\$12.00
Bill Payment Trace Request	Cost (min \$15.00)	Manual transfer to cover cheque/PAD	\$5.00
		ATM Debit/Credit Adjustment Notice	\$2.00
		Municipal Property Tax Payment	Cost

COMMUNITY CHEQUING ACCOUNTS

Unless otherwise indicated, Community Plus Chequing and Community Chequing accounts follow the Business Service Fees schedule.

- 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 3.
- Free Transactions:** 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.
- Deposits count as transactions:** Each deposit, including Deposit Anywhere™ counts towards the day-to-day transactions included in your package.
- 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.
- Monthly Fee Waiver:** You won't be charged a monthly fee if you keep a minimum daily closing balance of \$3,000 in your account throughout the entire month.
- All-in-One Paper Statement Fee waiver:** Fee for Pay As You Go, U.S. Chequing, Daily Interest Savings, and Investment Savings accounts is waived if you have a CAD Chequing account with a package.
- No In-Branch Services for eAccounts:** eCHEQUING accounts do not offer in-branch services.
- Exceptions apply to Investment Savings Account – 1 free debit transaction per month, fee of \$2.50 applies for additional debit transactions.**
- Fees waived with balance:** Day-to-day transaction fees after the 2 included each month are waived if you maintain a minimum daily closing balance of \$5,000 throughout the month.
- Chargeback Fee:** If an item deposited to your account is subsequently returned, you will be charged a Chargeback fee depending on the package.
- 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.
- 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 presentment 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.
- Personalized Cheque Orders:** The cost of ordering personalized cheques varies based on the style and quantity you choose.
- Overdraft protection:** Fee is not applicable to Quebec residents.
- Restrictions may apply to Business members using ACCULINK® and THE EXCHANGE® Network ATM.
- The new foreign transaction fees will apply to all foreign currency transactions including ATM, Point-of-Sale and Online purchases.

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. CS Alterna Bank operates as Alterna Bank. CS Alterna Bank is a member of Canada Deposit Insurance Corporation (CDIC). All trademarks are the property of their respective owners. Clients may cancel a product or service by notifying the Bank at any time. Products and services are available as of the effective date; and may be used by logging into your account online or in branch where permitted.