alterna bank

eACCOUNT PACKAGE FEES

PERSONAL

ONLINE ACCOUNTS



Save money with Unlimited Transactions and No Monthly Fees on our eAccounts[1].

	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 (Including cheque images)	Free	Free
Cheque Images in Statements	$2.00	N/A
Personalized Cheques	Cost[8]	N/A

alterna bank

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 eligible groups**)	$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 (Including cheque images)	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

^Offered as part of our low-cost and no-cost commitment to Canadian consumers. Compare accounts across Canadian financial institutions using the FCAC Account Comparison Tool.

****Free for Registered Disability Savings Plan beneficiaries, Disability Tax Credit recipients, youth, students and newcomers. Newcomers are only eligible for a free account for their first year in Canada.**

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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 (Including cheque images)	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]

^Offered as part of our low-cost and no-cost commitment to Canadian consumers. Compare accounts across Canadian financial institutions using the FCAC Account Comparison Tool.

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 TRANSACTIONS[5]

These fees apply to Pay As You Go usage and transactions in excess of monthly package limits. These fees count toward the 20 free Basic Package transactions.

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
Deposits	Free
Transfer to credit products and term deposits	Free
Transfers between Savings accounts	Free
Transfer between US dollars accounts	Free

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* (USD)

Buy/Sell currency to non-client (USD only)	$5.00
Foreign currency cheque drawn on Canadian dollar account	$15.00

CHEQUES

Deposit Anywhere™	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[14]	$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[17]	$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

All-in-One paper statement (per statement)[7]	$1.00
All-in-One paper statement, eChequing and eSavings accounts (per statement)[7]	$2.00
eStatement (Including cheque images)	Free
Statement Reprint & Interim Statement	$3.25
Cheque images included in Statements	$2.00
ATM inquiry	$5.00
Letter of good standing	$10.00
Loan, interest or misc. letter	$10.00
Search for items, cheques, deposits, names, accounts vouchers, and certified true copy of transaction images	
Up to 90 days	$5.00/item
Greater than 90 days	$10.00/item
Multiple items or lengthy searches	$40.00/hr (min $20.00)
Copy of official account history statement(s)	
Up to 90 days	$5.00/mth
Greater than 90 days	$10.00/mth
Bank Confirmation (audit certificates)*	Min. $25.00 each Detailed $40.00/hr
Bill Payment Trace Request	Cost (min $15.00)

MISCELLANEOUS

Non-sufficient funds (NSF) Item[15]	$50.00
Inactive Account	
2 yrs to 4 yrs	$20.00/year
5 yrs to 8 yrs	$30.00/year
9 yrs	$40.00
Account closed after 14 business days but within 90 days of opening	$25.00
Chargebacks[16]	$5.00
Courier	Cost
Registered mail	Cost
RSP Withdrawal	$25.00
Transfer of a registered plan to another institution (incl.TFSA,RSP, RIF)	$125.00
Transfer of account to another institution	$20.00
Item sent on Collection*	$30.00
Item received on Collection	$25.00
PAD origination trace/recall	$12.00
Manual transfer to cover cheque/Pre-authorized Debit	$5.00
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. **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.
15. **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 representment(s) of an NSF Item should be directed to the merchant, vendor, or financial institution who presented or represented the item for payment.
16. **Chargeback Fee:** If an item deposited to your account is subsequently returned, you will be charged a Chargeback fee.
17. **Overdraft protection:** Fee is not applicable to Quebec residents.

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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