

## Personal Account Features and Fee Changes starting August 1, 2017:

<b>Item</b>	<b>Current Charge</b>	<b>New Charge</b>
<b>Executive Premium Monthly Fee</b>	\$22.00	\$24.00
<b>Executive Premium ATM Other FI</b>	6 Free	10 Free
<b>Executive Plus</b>	2 free e-Transfers	Unlimited
<b>Maximizer Savings Monthly Fee</b>	\$3.00	\$0.00
<b>Heritage Savings Monthly Fee</b>	\$2.00	\$0.00
<b>Heritage Savings Free Debits per month</b>	5	3
<b>Youth Savings Free Debits per month</b>	5	3
<b>Platinum Savings Monthly Fee</b>	\$3.00	\$0.00
<b>Platinum Savings Free Debits per month</b>	2	1
<b>Additional Debits on all chequing products</b>	\$1.00	\$1.25
<b>Paper statement fee on all primary demand deposit products.*</b>	\$0.00	\$2.00
<b>In branch bill payment**</b>	\$1.00	\$1.50

\*Heritage, youth, terms, loans, RRSP, RRIF, Common Share primary statement accounts still printing a statement will not be charged the paper statement fee

\*\*Bill payment handling fee only charged once free debits have exceeded

\*\*\*Please note: Statement cycle frequencies are changing on savings products, common share products and term products. Please contact your branch for more information.

## Business Account Features and Fee Changes starting August 1, 2017:

<b>Item</b>	<b>Current Charge</b>	<b>New Charge</b>
<b>Strictly Business IV Monthly Fee</b>	\$44.00	\$40.00
<b>Strictly Business VI Monthly Fee</b>	\$44.00	\$40.00
<b>Additional Debits on all business products</b>	\$1.00	\$1.25
<b>Paper statement fee on all primary business products.*</b>	\$0.00	\$3.00
<b>In branch bill payment**</b>	\$1.00	\$1.50

\*Monthly fee will charge to any primary statement account still printing a statement

\*\*in branch bill payment handling fee will only charge once number of free debits have exceeded for the month.

\*\*\*e-Transfers are now included in the number of free transactions per month

Please note some statement cycle frequencies have changed. Contact your branch for full details