

Service Fee Changes

Effective May 1, 2022

ATM Services

	Current Cost	New Cost
US and International ATM	\$5.00	\$4.00
Interac ATM	\$2.50	\$2.00

Closing Accounts

	Current Cost	New Cost
Registered account transfer to other bank/credit union (RRSP, TFSA, RESP, RRIF)	\$75.00	\$100.00

Collection/Overdraft/Transfer Charges

	Current Cost	New Cost
Overdraft fee – per item	\$5.00	\$5.00 + Interest
Automated transfer to cover over drawn item	\$3.00	\$5.00

Drafts/Official Cheques

	Current Cost	New Cost
Canadian Draft/Official Cheque	\$8.00	\$10.00
USD Draft/Official Cheque	\$8.00 USD	\$10.00 USD

Wire Transfers

	Current Cost	New Cost
Outgoing \$1 to \$9,999	\$30.00 in wire currency	\$35.00 in wire currency
Outgoing \$10,000 - \$49,999	\$50.00 in wire currency	\$45.00 in wire currency
Outgoing over \$50,000	\$50.00 in wire currency	\$55.00 in wire currency

Personal Lending Services - Mortgages

	Current Cost	New Cost
Landcor/Title Search Fee	\$35.00	\$50.00

Personal Lending Services - Loans

	Current Cost	New Cost
Re-Documentation Fee	\$0	\$50.00
Release of Personal Covenant	\$0	\$75.00