

# Fee Schedule

Account-related transactions and other services

Fees are applied on personal and business account transactions for services listed below. Fees are charged immediately upon transaction completion and are in addition to fees which may be charged by third-party service providers, other financial institutions (FI) and intermediary banks. Creative Arts Financial is unable to identify such fees in advance. Fees are charged in CDN dollars except for U.S. accounts and incoming U.S. wire transfers where fees are applied in U.S. dollars.

ATM Network Fees Chequing and Savings Accounts			Wire Transfer (CDN, U.S. and International)		Safe Deposit Boxes and Night Deposit	
ATM type/location	FCU Fee	FI Surcharge				
THE EXCHANGE <sup>®</sup> Network ATM	\$0	no	Incoming	\$20	Small	\$50/year <sup>†</sup>
U.S. Allpoint Network ATM	\$0	varies by state	Outgoing up to \$20,000	\$25	Medium	\$75/year <sup>†</sup>
Interac <sup>®</sup> or non-THE EXCHANGE <sup>®</sup> Network ATM	\$3.50	yes	Outgoing \$20,000.01–\$50,000	\$50	Large	\$135/year <sup>†</sup>
U.S. Cirrus <sup>®</sup> or non-Allpoint Network ATM	\$3.50	yes	Outgoing \$50,000.01+	\$100	Extra large/jumbo	\$230/year <sup>†</sup>
International Cirrus <sup>®</sup> ATM	\$3.50	yes			Safe deposit box drilling	\$150 <sup>†</sup>
					Safe deposit box key replacement	\$25 <sup>†</sup>
					Business accounts — night deposit	\$45/year <sup>†</sup>
Cheques and Payment Processing			Record Keeping and Searches		Personal Lending Services	
Draft (official cheque) — CDN		\$10	Record search (minimum \$15 plus HST)	\$35/hour	<i>Additional fees may apply based on lending service details.</i>	
Draft — other currency		\$10	Letters and forms (member requested)	\$25	Loan or mortgage extension	\$40
Certified cheque		\$10	Bill payment	\$1.25	Late payment fee	\$50
Cheque in foreign funds drawn on CDN account		\$25	Bill payment trace/recall (within one year)	\$15	Mortgage transfer out	\$400
Stop payment		\$18	Bill payment trace/recall (greater than one year)	\$30	Mortgage discharge	\$400
Post-dated cheque held for deposit		\$5	Statement — official/in-branch duplicate copy	\$2		
Non-sufficient funds (NSF)		\$50	Bank confirmation	\$25	Business Accounts Online Banking	
Overdraft exception item		\$50	ATM/POS trace ( <i>min. transaction value of \$20</i> )	\$15	One-signer access	\$0
Overdraft transfer/handling		\$10	Mastercard Network trace ( <i>min. transaction value of \$80</i> )	\$60	Two-signer access	\$20/month
Overdraft protection fee		\$2.50	Dormant and Closed Accounts		Business Accounts Payment Stream AFT Fees	
Transfer of funds by telephone		\$4.50	Dormant account (annual fee)	\$30	Originator setup	from \$150
Charge back		\$10	Transfer account balance	\$20	Additional originator setup	\$75
Collection Item — CDN		\$20	Account closed within 90 days	\$25	Transactions (debits and credits)	\$0.25
Collection Item — other currency		\$30	Card Services		Data entry — manual release	\$10/file
			Debit card replacement (after one free per year)	\$5	Data entry — auto release	\$50/month
			Foreign Currency Transactions		File upload	\$10/file
			Debit card (including Debit Mastercard <sup>™</sup> ) purchases in a foreign currency	\$0.95 plus 2% foreign exchange fee	Hard token	\$50
			Business Accounts In-Branch Services		Soft token	no charge
			Cash deposit processing	\$2 per \$1,000 <sup>*</sup>	Statement retrieval by FirstOntario	\$5