

# 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. FirstOntario 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	varies by plan	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		Business Accounts Payment Stream AFT Fees	
Draft (official cheque) — CDN		\$10	Record search (minimum \$15 plus HST)	\$35/hour	Originator setup	from \$150
Draft — USD		\$10 USD	Letters and forms (member requested)	\$25	Additional originator setup	\$75
Draft — International		\$10	Bill payment trace/recall (within one year)	\$15	Transactions (debits and credits)	\$0.25
Certified cheque		\$10	Bill payment trace/recall (greater than one year)	\$30	Data entry — manual release	\$10/file
Cheque in foreign funds drawn on CDN account		\$25	Bank confirmation	\$25	Data entry — auto release	\$50/month
Foreign currency exchange (non-USD)		\$20	ATM/POS trace ( <i>min. transaction value of \$20</i> )	\$15	File upload	\$10/file
Stop payment		\$18	Mastercard Network trace ( <i>min. transaction value of \$80</i> )	\$60	Hard token	\$50
Post-dated cheque held for deposit		\$5	Dormant and Closed Accounts		Soft token	no charge
Non-sufficient funds (NSF)		\$50	Dormant account (annual fee)	\$30	Statement retrieval by FirstOntario	\$5
Overdraft exception item		\$50	Transfer account balance	\$20	Change request	\$1
Overdraft transfer/handling		\$10	Account closed within 90 days	\$25		
Overdraft protection fee		\$2.50	Card Services			
Transfer of funds by telephone		\$4.50	Debit card replacement (after one free per year)	\$5		
Charge back		\$10	Personal Lending Services			
Collection Item — CDN		\$20	<i>Additional fees may apply based on lending service details.</i>			
Collection Item — other currency		\$30	Loan or mortgage extension	\$40		
Registered Plans			Late payment fee	\$50		
Registered product transfer out		\$100	Mortgage transfer out	\$400		
Settlement of registered plans for estates		fees may apply	Mortgage discharge	\$400		