

Quinte First Service Fees

Membership Fee's

| | |
|----------------------------------|---------|
| 25 Years and Younger | \$5.00 |
| 26 Years and Older | \$20.00 |
| Annual Co-Operative Dues | \$5.00 |
| Membership Closed within 90 days | \$25.00 |

Day to Day Transactions

These fees apply if you exceed the number of day to day transactions included with your banking package

| | |
|------------------------|--------|
| Point of sale (CDN/US) | \$0.64 |
| Bill Payment | \$1.50 |
| E-Transfer | \$1.50 |

Accounts

Personal Membership

Personal 1 Unlimited \$15.00

Free Personal Cheques & Unlimited Interac e-Transfers®

Personal 1 Regular

45 Transactions, Additional

Free Personal Cheques

Daily Savings

Per Debit transaction

High Interest Savings

2 Transactions Free, Additional

Personal Account Chargeback on Other FI \$20.00

Business Membership

Current Basic

8 Transactions, Additional

Current Regular

75 Transactions, Additional

Commercial Account Chargeback \$15.00

Inactive Account (Annually) \$47.00

Unclaimed Balances - Charge per month \$3.00

Overdrawn Accounts

Overdrawn account notification \$25.00

Interest Rate on Overdrawn Accounts 18% p.a.

Interest Rate on Unauthorized Overdrawn Account 24% p.a.

Minimum Monthly Interest on Overdrawn Account \$2.00

Overdrawn Handling Charge \$8.00

Manual Transfer Fee to Cover Overdrawn Account \$6.00

Safety Deposit Boxes

See branch for availability and pricing

SDB Late Payment \$15.00

SDB Lost Key Replacement \$30.00

SDB Drilled \$150.00

*all SDB's are subject to HST

No Charge Services

Internet Banking Access

Telephone Banking Access

ATM CDN (The Exchange Network)

Lending

Mortgage Discharge Fee \$300.00

Mortgage Top Up Fee \$250.00

Loan Administration Fee \$225.00

Dealer Plan \$300.00

Bridge Financing \$500.00

Credit confirmation request \$25.00

Late loan Payment Notification \$15.00

Skip Payment \$35.00

Loan/Mortgage Payment Chargeback \$30.00

Auto Transfer set up or Change or Stop (CAFT) \$6.00

Power of Sale Fee \$500.00

Repossession Fee \$100.00

Wealth

RRSP Financial Hardship Claim \$50.00

Unlock Locked in Terms - If Approved 1% of Amount

Transfer of Account Balance to another FI \$20.00

Transfer Out Registered Product \$50.00

Duplicate Interest Paid Statement \$25.00

Drafts

Canadian Bank Draft \$6.00

US Bank Draft \$8.00

Miscellaneous

Bill Payment Trace \$17.00

Faxing (Local) \$3.00

Faxing (long Distance) \$5.00

Collection Item \$35.00

Post Dated Item Held for Processing \$3.00/Item

Certified Cheque at request of Account Holder \$10.00

Certified Cheque at request of Non-Account Holder \$20.00

Night Deposit Bags \$25.00

MemberCard Replacement \$10.00

Stop Payment \$20.00

NSF Returns \$46.00

Cheque Drawn in US funds on CDN Account \$20.00

Manual Clearing of Unencoded/Incorrectly Coded Item \$8.00

Search or Copy of Records within 60 Days \$8.00/Item

after 60 Days \$40.00/Hr

Auto Transfer to Cover Debit from Same Member \$6.00

Funds not cleared return - chargeback \$15.00

Return a clearing item on non-chequing Account \$5.00

Wires

Incoming CDN or US \$15.00

Outgoing (Less than \$10,000) CDN or US \$35.00

Outgoing (Greater than \$10,000) CDN or US \$45.00

Other ATM Networks

ATM CDN (Non - Exchange Network) \$1.75

ATM Foreign \$3.60