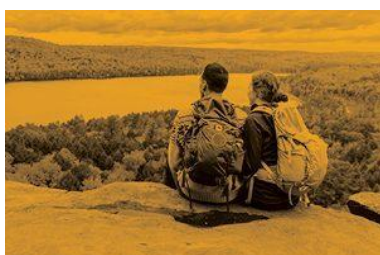


Accounts



No Frills Chequing

\$.50 / cheque

\$.50 / debit card purchase

\$1.50 / Interac withdrawal

In branch withdrawals free

Telephone banking free

Internet banking: viewing free;
transactions \$.35 each

Master Plan Plus Chequing

\$12.00 / MONTH INCLUDES:

Unlimited chequing

60 debit card purchases (\$.50 each, over
60)

Free Personalized cheques

Interac withdrawals \$1.50 each

\$10.00 discount safety deposit box rental

Telephone banking

Internet banking: viewing free;
transactions \$.35 each

Master Plan Complete Chequing

\$25.00 / MONTH INCLUDES:

Unlimited chequing
Unlimited debit card purchases
Unlimited Interac withdrawals
Full safety deposit box rental
Telephone banking
All internet banking costs
No fees added for in branch:
Money orders purchased
Bill Payments
Personalized cheques
Cu draft / official cheque purchased

Non Profit Accounts

Unlimited chequing
Free deposits
Tiered interest paid, daily closing
balance

Seniors Chequing (60+)

Unlimited chequing
Unlimited debit card purchases
Free Personalized Cheques
\$10 discount safety deposit box rental
Interac withdrawals \$1.50 each
Tiered interest paid, daily closing
balance
Telephone Banking free
Internet Banking: viewing free;
transactions \$.35 each

Savings

Pre-authorized debits \$.50 each
Debit card purchases \$.50 each
Interac withdrawals \$1.50 each
Tiered interest paid, daily closing
balance
Telephone Banking free
Internet Banking: viewing free;

transactions \$.35 each

Commercial

\$.65 / cheque

\$.50 / deposit

Telephone Banking free

Internet Banking: viewing free;

transactions \$.35 ea

General Fees

Safety Deposit Box Rental per year:

Small, \$30.00 Medium, \$40.00

NSF: cheque: \$30.00-returned;\$7.00-paid;

NSF Loan Pyt: \$7.00(> 6 days late)

Stop Payment: \$7.00

Bill Payments: \$1.00

CU Draft/Official Cheque: \$6.00

Money Orders: \$3.00

Deposited cheque returned: \$7.00 all
commercial (personal, over \$250.00)

Certified cheque: member, \$7.00; third
party, \$10.00 (collection, \$15.00)

Interim Account Statement: \$2.00

Document searching: \$35 per hour

Debit Card Purchases in the U.S.: \$1.00

ATM Withdrawals on Plus Network (outside
Canada): \$3.00

Inactive Account Fees

If notice is acknowledged within 60 days:

No charge

After 60 days: yearly notice of inactive
account: \$25