

NOTICE OF CHANGES – BANKING SERVICES FOR BUSINESSES

BUSINESS ACCOUNTS

CAD or USD
(depending on the currency of the account)

Investment Account for Businesses

Until October 31, 2024	Effective November 1, 2024
Monthly transaction fees:	Monthly transaction fees:
› Inter-account transfers (credits) No fee	› Electronic transfers between accounts (credits and debits) No fee
› 3 inter-account transfers (debits) No fee	› Assisted transfers between accounts ¹ :
› As of the 4 th inter-account transfer (debits) \$2.00/transfer	- Credits No fee
	- Debits \$5.00/transfer

OTHER FEES

Inactive (dormant) account

Until October 31, 2024	Effective November 1, 2024
› 1 year of account inactivity \$10.00	› 1 year of account inactivity No fee
› 2 years of account inactivity \$20.00	› 2 years of account inactivity \$30.00
› 3, 4 or 5 years of account inactivity \$30.00	› 3, 4 or 5 years of account inactivity \$40.00
› 6 or 7 years of account inactivity \$40.00	› 6 or 7 years of account inactivity \$50.00
› 8 or more years of account inactivity \$50.00	› 8 or more years of account inactivity \$60.00

Monthly account statements

Until October 31, 2024	Effective November 1, 2024
› Paper statement with cheque image \$5.50	› Paper statement without cheque image \$5.50
	› The paper statement is sent without cheque image. Cheque image can be viewed online and downloaded <u>free of charge</u> via our Internet Banking Solutions. ²

¹ Assisted transactions are those performed at a counter in branch, via an around-the-clock deposit with a representative by phone or upon the issue of a cheque.

² Cheque image can also be obtained on request for an additional fee.

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