

Cross-Border Business Solutions (Canada-US)

Fee Schedule

(US \$)

Demand Deposit Accounts		
	Basic Demand Deposit Account	Premium Demand Deposit Account
Monthly management fee	\$ 25 No monthly management fees with a minimum average balance of \$25.000	\$ 45 No monthly management fees with a minimum average balance of \$75.000
Fund\$Manager - Account information - Stop payments	✓	✓
Choice of the following modules: - ACH Originations - Digital Deposit - Wire Manager - Positive Pay - Remittance Manager	Not applicable	✓
Zero-balance option ¹	✓	✓

Transaction Fees	
Cheque issued	\$ 0.50
Electronic debit and credit	\$ 0.30
Deposited USD cheque drawn on a Canadian financial institution	\$ 7.50
Deposited USD cheque drawn on a U.S. financial institution	\$ 5.00
Incoming wire transfer ²	\$ 15.00
Outgoing wire transfer sent by fax or email	\$ 40.00
Transfer between accounts	\$ 5.00
Cheque, item or payment instruction deposited to the account and returned due to insufficient funds or dishonored for payment	\$ 6.00
Processing a cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient fund	\$ 45.00
Manual processing of a returned cheque or item in case of overdraft ³	\$ 5.00
Official cheque	\$ 25.00
Daily sweep ¹	\$ 10.00 per transaction

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Service Fees	
Stop payment on a cheque or electronic transaction processed by a National Bank agent	\$ 20.00
Bank confirmation	\$ 35.00
Credit Reference	\$ 25.00
Opening of file ⁴	\$ 25.00
Account closure (within 90 days of opening)	\$ 16.00
Searches	\$ 5.00
Account statements	
Online account statement	Free
Paper account statement	\$ 4.50
Special requests: Copy of account statement, monthly cycle change, special instructions for sending (e.g. fax, email)	\$ 7.50
Fund\$Manager	
Monthly fee	Free
Monthly access ⁵	\$ 5.95
Stop payment initiated via Fund\$Manager	\$ 12.50
Positive Pay	
Monthly fee	\$ 52.00
Wire Manager	
Monthly fee	\$ 6.50
Outgoing wire transfer	\$ 10.00
ACH Origination	
Monthly fee	\$ 40.00
Debit and/or credit transaction	\$ 0.30
Debit for ACH file	\$ 0.35
Digital Deposit ⁶	
Enrolment fee	\$ 25.00
Monthly fee	\$ 35.00
Deposited cheque	\$ 0.35
Deposited cheque drawn on National Bank of Canada	Free

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Remittance Manager (Automated Lockbox)	
Enrolment fee	\$ 150.00
Monthly and online access	\$ 160.00
Processed payment and cheque image capture	\$ 1.00
Deposit of lockbox content	\$ 1.00
Personalized report – fee per keystroke	\$ 0.0125
Document image capture	\$ 0.25
Express mail handling	\$ 6.00
Cheques sent by priority mail	\$ 10 + postage fees
Correspondence with no items attached	\$ 0.30
CD-ROM (optionnel)	\$ 25.00
Returned merchandise	\$ 75.00
Non-processable item	\$ 0.50

Pricing subject to change.

¹ If the daily zero balance functionality is added to an account, the monthly account maintenance fee cannot be waived. r. Subject to credit approval by National Bank.

² A fee of \$ 5 per outgoing wire transfer will be charged to your USD account in Canada for wire transfers from your USD account in Canada to the USD account in New York.

³ In addition to fee, interest is also payable on overdrawn balances, calculated daily at National Bank's U.S Prime Rate + 2% (per annum), and charged monthly.

⁴ A one-time fee of \$ 25 will be charged for the file opening (i.e. full KYC identification and documentation a new client). Fee payable per entity.

⁵ Regardless of the number of connections and users, the fee remains at \$ 5.95. The fee is not charged if there was no connection during the billing period.

⁶ Certain eligibility requirements apply. The purchase of a compatible scanner is at your expense.

None of the balances maintained in your account held in our New York branch are not insured by the Federal Deposit Insurance Corporation (FDIC) or the Canadian Deposit Insurance Corporation (CDIC).