

# Personal Savings Accounts and Fees

Effective May 1, 2023

Choose the account or package that best suits your savings goals

| Account Overview   | Daily Interest Savings   | Daily Interest Savings 60+   | High Interest eSavings  | Investment Savings                          | U.S. Dollar Investment Savings <sup>2</sup> |
|--|--|--|---|---|---|
| <b>Interest rate tiers<sup>1</sup></b>   | \$0.01 - \$1,000<br>\$1,001 - \$5,000<br>\$5,001 - \$10,000<br>\$10,001+ | \$0.01 - \$1,000<br>\$1,001 - \$5,000<br>\$5,001 - \$10,000<br>\$10,001+                             | \$0.01 - \$100,000<br>\$100,001 - \$200,000<br>\$200,001+   | \$0.01+: flat rate                          | \$0.01+: flat rate                          |
| <b>Monthly debit transactions included<sup>3</sup></b>                                   | Two free per month (\$0.75 each thereafter)                              | Unlimited  | Two free electronic transactions per month (\$2.50 each thereafter)<br>\$7.50 per in-branch transaction | One free per month (\$2.50 each thereafter) | One free per month (\$5 each thereafter)    |
| <b>Additional debit transaction fees waived with</b>                                     | Min. daily balance of \$3,000 <sup>4</sup>                               | --   | --  | --  | --  |
| <b>Interac e-Transfer<sup>®</sup> (Send, Request)<sup>5</sup></b>                        | \$1.50   | \$1.50   | \$1.50  | \$1.50                                      | --  |
| <b>Foreign currency transactions</b>   | \$0.95 plus 2% foreign exchange fee                                      | \$0.95 plus 2% foreign exchange fee  | \$0.95 plus 2% foreign exchange fee   | \$0.95 plus 2% foreign exchange fee         | --  |
| <b>ATM network fees<sup>6</sup></b>  |  |  |   |   |   |
| <b>FirstOntario/THE EXCHANGE Network<sup>®</sup> ATM</b>                                 | \$0.75   | \$0  | \$2   | \$2.50                                      | --  |
| <b>Allpoint ATM (US)</b>   | \$0  | \$0  | \$0   | \$0   | --  |
| <b>Interac<sup>®</sup> or non-FirstOntario/non-THE EXCHANGE Network<sup>®</sup> ATMs</b> | \$3.50   | \$3.50   | \$3.50  | \$3.50                                      | --  |
| <b>Cirrus<sup>®</sup> or non-Allpoint ATMs (US and international)</b>                    | \$3.50   | \$3.50   | \$3.50  | \$3.50                                      | --  |
| <b>Other associated fees and benefits</b>  |  |  |   |   |   |
| <b>Monthly all-in-one paper statement<sup>7</sup></b>                                    | \$2  | \$2  | \$2   | \$2   | \$2   |
| <b>Additional Benefits</b>   | --   | \$10 discount on a safe deposit box rental<br>Fee waived for drafts, certified cheques and FX drafts | --  | --  | --  |

Please refer to the 'Account-related transactions and other services fee schedule' at [FirstOntario.com/fees](https://www.firstontario.com/fees) for additional information.

<sup>1</sup>Interest is calculated on the closing daily balance and paid at month end. Visit [FirstOntario.com](https://www.firstontario.com) for current rates. <sup>2</sup>Fees are charged in U.S. dollars. <sup>3</sup>On applicable accounts, monthly debit transactions include in-branch and electronic/self-serve withdrawals, transfers, bill payments, pre-authorized payments, and debit card payments. Interac e-Transfer<sup>®</sup> and ATM network fees are excluded. <sup>4</sup>With a \$3,000 minimum monthly balance, applicable debit fees will not be charged. <sup>5</sup>Fee is charged for Send Money transactions immediately and Request Money transactions when fulfilled. <sup>6</sup>Fees listed do not include any additional charges by other financial institutions or independent ATM owners. <sup>7</sup>The paper statement fee applies per statement and is applied after each month end; eStatements are free; all statements include cheque images at no extra cost.

Account offers are available to Ontario residents only that are the age of majority. All account openings and offers are subject to FirstOntario approval and may be revoked at any time.