

FEE SCHEDULE

Account-Related Transactions & Other Services

Effective: May 1, 2023
03-2023-V2

Fees are applied on Personal and Business account transactions for services listed below. Fees are charged immediately upon transaction completion and are in addition to fees which may be charged by third-party service providers, other financial institutions and intermediary banks -- FirstOntario is unable to identify such fees in advance. Fees are charged in CDN dollars except for US Accounts and incoming US wire transfers where fees are applied in US dollars.

ATM Network Fees - Chequing & Savings Accounts		
ATM Type/Location	FCU Fee	FI Surcharge
FirstOntario ATM	\$0.00	n/a
THE EXCHANGE ATM	\$0.00	no
US: Allpoint ATM	\$0.00	varies by State
Interac® or non-THE EXCHANGE ATM	\$3.50	yes
US: Cirrus® or non-Allpoint ATM	\$3.50	yes
International: Cirrus® ATM	\$3.50	yes

Cheques and Payment Processing	
Draft (Official Cheque) - CDN	\$10.00
Draft - Other Currency	\$10.00
Certified Cheque	\$10.00
Cheque in foreign funds drawn on CDN account	\$25.00
Stop Payment	\$18.00
Post-dated Cheque held for deposit	\$5.00
NSF (non-sufficient funds)	\$50.00
Overdraft Exception Item	\$50.00
Overdraft Transfer/Handling	\$10.00
Overdraft Protection Fee	\$2.50
Transfer of funds by telephone	\$4.50
Charge Back	\$10.00
Collection Item - CDN	\$20.00
Collection Item - Other Currency	\$30.00

Wire Transfer of Funds (CDN, US & International)	
Incoming	\$20.00
Outgoing - up to \$20,000	\$25.00
Outgoing - \$20,001 - \$50,000	\$50.00
Outgoing - \$50,001+	\$100.00

Card Services	
Debit Card replacement (after 1 free per year)	\$5.00
PIN change	N/C

Record Keeping and Searches	
Record Search per hour (minimum \$15 plus HST)	\$35.00
Letters and Forms - member-requested	\$25.00
Bill Payment	\$1.25
Bill Payment Trace/Recall (within 1 year)	\$15.00
Bill Payment Trace/Recall (greater than 1 year)	\$30.00
Statement - official/in-branch duplicate copy	\$2.00
Bank Confirmation	\$25.00

Dormant and Closed Accounts	
Dormant account (annual fee)	\$30.00
Transfer account balance	\$20.00
Account closed within 90 days	\$25.00

Registered Plans	
RRSP / RRIF / RESP/RDSP/TFSA transfer out	\$100.00
Settlement of registered plans for Estates	fees may apply

Personal Lending Services	
Loan or Mortgage Extension	\$40.00
Late payment fee	\$50.00
Mortgage transfer out	\$350.00
Mortgage discharge	\$350.00
Additional fees may apply based on lending service details	

Safe Deposit Boxes & Night Deposit (HST applicable*)	
Small	\$50.00/year*
Medium	\$75.00/year*
Large	\$135.00/year*
Extra Large	\$230.00/year*
Safe Deposit Box Drilling	\$150.00
Safe Deposit Box Key Replacement	\$25.00
Business Accounts - Night Deposit	\$45.00/year*

Business Accounts - Online Banking	
One-signer access	\$0.00
Two-signer access	\$20.00/month

Business Accounts - Payment Stream AFT Fees	
Originator setup	from \$150.00
Additional Originator setup	\$75.00
Transactions (debits and credits)	\$0.25
Data entry - Manual release	\$10.00/file
File upload	\$10.00/file
Hard token	\$50.00
Soft token	no charge
Statement retrieval by FirstOntario	\$5.00
Change request	\$1.00