

# Fee Schedule

## Account-related transactions and other services

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 (FI) and intermediary banks. FirstOntario is unable to identify such fees in advance. Fees are charged in CDN dollars except for U.S. accounts and incoming U.S. wire transfers where fees are applied in U.S. dollars.

ATM Network Fees Chequing and Savings Accounts			Wire Transfer (CDN, U.S. and International)		Safe Deposit Boxes and Night Deposit	
ATM type/location	FCU Fee	FI Surcharge				
THE EXCHANGE® Network ATM	\$0	no	Incoming	\$20	Small	\$50/year†
U.S. Allpoint Network ATM	\$0	varies by state	Outgoing up to \$20,000	\$25	Medium	\$75/year†
Interac® or non-THE EXCHANGE® Network ATM	\$3.50	yes	Outgoing \$20,000.01–\$50,000	\$50	Large	\$135/year†
U.S. Cirrus® or non-Allpoint Network ATM	\$3.50	yes	Outgoing \$50,000.01+	\$100	Extra large/jumbo	\$230/year†
International Cirrus® ATM	\$3.50	yes			Safe deposit box drilling	\$150†
					Safe deposit box key replacement	\$25†
					Business accounts – night deposit	\$45/year†
Cheques and Payment Processing			Record Keeping and Searches		Personal Lending Services	
Draft (official cheque) – CDN		\$10	Record search (minimum \$15 plus HST)	\$35/hour	<i>Additional fees may apply based on lending service details.</i>	
Draft – other currency		\$10	Letters and forms (member requested)	\$25	Loan or mortgage extension	\$40
Certified cheque		\$10	Bill payment	\$1.25	Late payment fee	\$50
Cheque in foreign funds drawn on CDN account		\$25	Bill payment trace/recall (within one year)	\$15	Mortgage transfer out	\$350
Stop payment		\$18	Bill payment trace/recall (greater than one year)	\$30	Mortgage discharge	\$350
Post-dated cheque held for deposit		\$5	Statement – official/in-branch duplicate copy	\$2	Business Accounts Online Banking	
Non-sufficient funds (NSF)		\$50	Bank confirmation	\$25	One-signer access	\$0
Overdraft exception item		\$50	Dormant and Closed Accounts		Two-signer access	\$20/month
Overdraft transfer/handling		\$10	Dormant account (annual fee)	\$30	Business Accounts Payment Stream AFT Fees	
Overdraft protection fee		\$2.50	Transfer account balance	\$20	Originator setup	from \$150
Transfer of funds by telephone		\$4.50	Account closed within 90 days	\$25	Additional originator setup	\$75
Charge back		\$10	Card Services		Transactions (debits and credits)	\$0.25
Collection Item – CDN		\$20	Debit card replacement (after one free per year)	\$5	Data entry – manual release	\$10/file
Collection Item – other currency		\$30	Foreign Currency Transactions		Data entry – auto release	\$50/month
Registered Plans			Debit card (including Debit Mastercard®)	\$0.95 plus 2% foreign exchange fee	File upload	\$10/file
Registered product transfer out		\$100			Hard token	\$50
Settlement of registered plans for estates		fees may apply	Business Accounts In-Branch Services		Soft token	no charge
			Cash deposit processing	\$2 per \$1,000*	Statement retrieval by FirstOntario	\$5