

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	varies by plan	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	\$225 [†]
					Safe deposit box key replacement	\$25 [†]
					Business accounts — night deposit	\$45/year [†]
Cheques and Payment Processing			Record Keeping and Searches		Business Accounts	
Draft (official cheque) — CDN		\$10	Record search (minimum \$15 plus HST)	\$35/hour	PaymentStream AFT Fees	
Draft — USD		\$10 USD	Letters and forms (member requested)	\$25	Originator setup	from \$150
Draft — International		\$10	Bill payment trace/recall (within one year)	\$15	Additional originator setup	\$75
Cheque in foreign funds drawn on CDN account		\$25	Bill payment trace/recall (greater than one year)	\$30	Transactions (debits and credits)	\$0.25
Foreign currency exchange (non-USD)		\$20	Bank confirmation	\$25	Data entry — manual release	\$10/file
Stop payment		\$18	ATM/POS trace (<i>min. transaction value of \$20</i>)	\$15	Data entry — auto release	\$50/month
Post-dated cheque held for deposit		\$5	Mastercard Network trace (<i>min. transaction value of \$80</i>)	\$60	File upload	\$10/file
Non-sufficient funds (NSF)		\$50	Dormant and Closed Accounts		Hard token	\$50
Overdraft exception item		\$50	Dormant account (annual fee)	\$30	Soft token	no charge
Overdraft transfer/handling		\$10	Transfer account balance	\$20	Statement retrieval by FirstOntario	\$5
Overdraft protection fee		\$2.50	Account closed within 90 days	\$25	Change request	\$1
Transfer of funds by telephone		\$4.50	Card Services		Corporate Capture Fees	
Charge back		\$10	Debit card replacement (after one free per year)	\$5	Implementation	\$150
Collection Item — CDN		\$20	Personal Lending Services		Monthly charge per scanner	\$40
Collection Item — other currency		\$30	<i>Additional fees may apply based on lending service details.</i>		Per item fee	\$0.20
Registered Plans			Loan or mortgage extension	\$40	Add a location/unlisted transit number with one account	\$100
Registered product transfer out		\$100	Late payment fee	\$50	Add accounts to an existing unlisted transit	\$15
Settlement of registered plans for estates		fees may apply	Mortgage transfer out	\$400	Remove an account	\$2
			Mortgage discharge	\$400	Remove a location/unlisted transit numbers	\$25
					Deposit adjustment	\$15