

# Flexible Banking Packages

Everyone has different needs in a banking package.

Which one of our packages best fits you?

Effective December 1, 2012

	Basic	Value	Unlimited	Youth Start	Student Life	Good Life	Pay As You Go
Perfect if you...	make a low but consistent number of transactions each month	make a medium number of transactions each month	are an active user who wants a full suite of services	are under 18 years of age	are a post-secondary student	Are 59+ years of age	are an occasional user
Monthly Fee*	\$4	\$10	\$16	Free	Free	Free	Pay per transaction
Day-to-day transactions	20	45	Unlimited	30	20	Unlimited	
Fee waived with minimum monthly balance of \$1,000**	Yes						
Interac® ABM Withdrawals***			2 included		2 included		
Bank Drafts			6 included/yr			12 included/yr	
Certified Cheques			6 included/yr				
All-in-One Statement	Your choice of Monthly, Quarterly, or Annual Statements						\$1 per statement
Cheque Images	\$2	Included	Included	\$2	\$2	Included	\$2
Personalized Cheques****		One order of 50 per calendar year	One order of 50 per calendar year			One order of 50 per calendar year	
One-signature American Express® Travelers Cheques		Included	Included			Included	

\* Fees apply to transactions above your package limit.

\*\* Your monthly fee is waived if you keep a minimum daily closing balance of \$1,000 throughout the month in the Canadian dollar chequing account of your choice.

\*\*\* Only the fee normally charged by Alterna is waived. A surcharge by the ABM provider may apply.

\*\*\*\* Limited styles, excludes US cheques

## Day-to-day transaction types included in a bank package are:

- Cheques
- Pre-authorized payments
- Debit card purchases (point of sale)
- Alterna and THE EXCHANGE® Network ABM withdrawals and transfers
- Withdrawals (In-branch, Online and Telephone banking)
- Bill payments (In-branch, Online and Telephone banking)
- Transfers (In-branch, Online and Telephone banking)

Transactions included in package encompass activity on any account (chequing, savings, etc.) under the same portfolio number.

**Alterna Savings** 1.877.560.0100  
**Alterna Bank** 1.866.560.0120 | [alterna.ca](http://alterna.ca)

*Alterna:  
bank fresh.  
bank local.*

# Personal Service Fees



## Day-to-Day Transactions

These fees apply to Pay As You Go or if you exceed the number of day-to-day transactions included with your banking package.

In-branch withdrawal/transfer	\$0.65
Cheque writing (CAD\$ / US\$ Accounts)	\$0.65
Pre-authorized payment	\$0.65
Interac® Debit	\$0.65
CO-OP Network® and ACCEL® Network Debit Payment (US)	\$0.65
Online banking transfer	\$0.65
Telephone banking transfer	\$0.65
Bill payment	\$0.65
Alterna & THE EXCHANGE® (CDN) ABM withdrawal or transfer	\$0.65

## Other ABM Networks

These are network fees. A surcharge may be levied by the financial institution that owns the ABM.

Interac® ABM withdrawal	\$1.90
THE EXCHANGE® (US), CO-OP Network® (US), and Cirrus® (US) withdrawal	\$3.00
Cirrus® (international) ABM withdrawal	\$5.00

## Account Information

All-in-One statement (per statement)	\$1.00
Instant statement	\$3.25
Cheque images	\$2.00
ABM inquiry	\$5.00
Letter of good standing	\$10.00
Loan, interest or misc. letter	\$10.00
Search for items, cheques, deposits, names, accounts, vouchers and certified true copy of transaction images	Less than 90 days \$5.00/item; Greater than 90 days \$10.00/item; Multiple items or lengthy searches \$40.00/hr, minimum \$20.00
Copy of official account history statement(s)	Less than 90 days \$5.00/mth; Greater than 90 days \$10.00/mth
Bank Confirmation (audit certificates)	Minimum \$25.00 each; Detailed \$40.00/hr
Bill Payment Trace Request	Cost (minimum \$15.00)

## Cheques & Foreign Currency

Counter cheque	\$1.50/item
Foreign currency cheque drawn on Canadian dollar account	\$15.00
Certified cheque member/client request	\$9.00
Certified cheque non-member/non-client request	\$15.00
Holding post-dated cheque	\$2.50/per item
Using non-MICR encoded cheque	\$4.50
Incorrectly encoded pre-authorized credit	\$10.00
NSF cheque (includes current and future-dated cheques, electronic funds transfers, and bill payments)	\$42.50
Deposit of foreign currency cheque	\$3.00
Personalized cheque order	Cost
Currency draft	\$6.50

Stop Payment	
• full details	\$12.00
• full details not provided	\$15.00
Travelers Cheques (orders)	\$5.00
Foreign currency transaction	
• Sell to member/client (US\$ exempt)	\$2.00
• Buy from member/client (US\$ exempt)	\$2.00
• Buy/Sell to non-client (Alterna Bank FX Bureau only)	\$5.00
• Shipping fee added to transactions under \$250	\$5.00

## Credit Products

Mortgage re-advancement	\$200.00
Mortgage discharge	\$230.00
Transfer of mortgage to another financial institution	\$230.00
Interim financing	\$190.00 + interest
Letter of Credit	1% of limit, \$50.00 minimum

## Miscellaneous

Interac® e-Transfer service	
• Send Interac® e-Transfer*	\$1.25
• Receive Interac® e-Transfer*	Free
Account closed within 90 days of opening	\$15.00
Chargebacks	\$5.00
Courier	Cost
Registered mail	Cost
Wires	
• Incoming (additional fees may be charged by other parties involved)	\$10.00
• Outgoing	\$30.00
• Outgoing: Inquiries/tracing/cancellation/amendment	\$25.00
Safety Deposit Box	
• Rental (varies by size)	\$35.00 - \$220.00 plus tax
• Drilling	Cost
• Key replacement	\$25.00/key plus tax
Inactive Account	
• 2 yrs to 4 yrs	\$20.00 per year
• 5 yrs to 8 yrs	\$30.00 per year
• 9 yrs	\$40.00
Transfer of account to another institution	\$20.00
RRSP withdrawal	\$25.00
Transfer of a registered plan to another institution (incl. RRSP, RRIF and TFSA)	\$50.00
Item sent on Collection	\$30.00
Item received on Collection	\$25.00
PAD origination trace/recall	\$12.00
Manual transfer to cover cheque/PAD	\$5.00
ABM debit/credit adjustment notice	\$2.00
Municipal property tax payment	Cost

\* Regular account withdrawal fee may apply