



At Alterna Savings, we work hard to provide exceptional value for our products and services. To continue to meet our high service standards, we are updating the Non-sufficient Funds (NSF) fee for our non-personal account services effective **January 1, 2024**. Despite this increase, Alterna's fees are still positioned competitively within the market, and we remain committed to providing exceptional value for your daily banking needs.

Please refer to the chart below for details on the new fees.

Summary of Alterna Savings Non-Personal Fee Changes Effective January 1, 2024

NSF (Non-Sufficient Funds) Payment	Current Fee	New Fee eff. January 1, 2024
Includes current and future-dated cheques & bill payments, electronic funds transfers and credit payments	\$45.00	\$50.00