

PERSONAL SERVICE FEES

DAY-TO-DAY TRANSACTIONS

These fees apply to Pay As You Go usage and transactions in excess of monthly package limits.

| | |
|---|--------|
| In-branch withdrawal / transfer | \$0.90 |
| Cheque writing | \$0.90 |
| Pre-Authorized Payment / Debit (PAP / PAD) | \$0.90 |
| Bill Payment | \$0.90 |
| Interac® Debit (Point of Sale) | \$0.90 |
| Send Interac e-Transfer® | \$0.90 |
| Interac e-Transfer® Request Money | \$0.90 |
| Receive Interac e-Transfer® | Free |
| Online, Mobile, or Telephone transfer | \$0.90 |
| External Account Transfers | \$0.90 |
| Alterna, ACCULINK® and THE EXCHANGE® Network ATM withdrawal or transfer | \$0.90 |
| ACCEL® and Maestro® Debit Payment (US & International) | \$0.90 |

OTHER ATM NETWORKS

These are network fees. An additional surcharge may be levied by the institution that owns the ATM.

| | |
|--|--------|
| Interac® ATM withdrawal | \$2.00 |
| ACCEL®, Cirrus® and Maestro® US ATM withdrawals | \$3.00 |
| Cirrus® and Maestro® International ATM withdrawals | \$5.00 |

FOREIGN CURRENCY

| | |
|---|---------|
| Sell currency to member (US\$ fee exempt) | \$2.00 |
| Buy currency from member (US\$ fee exempt) | \$2.00 |
| Shipping fee to branch for buy/sell transactions under \$250 | \$5.00 |
| Shipping Fee to Home or Business address | \$10.00 |
| Shipping fee added to buy/sell transactions under \$250 | \$5.00 |
| Foreign currency cheque drawn on Canadian dollar account | \$15.00 |
| Deposit of foreign currency cheque to Canadian dollar account | Cost |

ACCOUNT INFORMATION

| | |
|--|--|
| All-in-One statement (per statement) | \$1.50 |
| eStatement | Free |
| Statement Reprint & Interim Statement | \$3.25 |
| Cheque images included in Statements | \$2.00 |
| ATM 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/mnth Greater than 90 days \$10.00/mnth |
| Bank Confirmation (audit certificates) | Minimum \$25.00 each; Detailed \$40.00/hr |
| Bill Payment Trace Request | Cost (min \$15.00) |

CHEQUES

| | |
|--|-------------------|
| Deposit Anywhere™ | Free |
| Foreign Currency Bank Draft | \$7.50 |
| CAD Currency Official Cheque | \$7.50 |
| Stop Payment – Full trace details provided | \$12.00 |
| Stop Payment – Incomplete trace details provided | \$15.00 |
| NSF Cheque (includes current and future-dated cheques & bill payments, electronic funds transfers and credit payments) | \$50.00 |
| Late Deposit | \$10.00 |
| Holding post-dated cheque | \$2.50 per item |
| Incorrectly encoded pre-authorized credit Using non-MICR encoded cheque | \$10.00 \$4.50 |
| Personalized Cheque Order | Cost* |
| *varies by style and quantity | |

WIRES

| | |
|---|---------|
| Incoming (additional fees may be charged by other parties involved) | \$15.00 |
| Outgoing | |
| \$9,999 and under | \$30.00 |
| \$10,000 to \$49,999 | \$40.00 |
| \$50,000 and over | \$70.00 |
| Outgoing: Inquiries/tracing/cancellation/amendment | \$25.00 |

MISCELLANEOUS

Safety Deposit Box

| | |
|---------------------------|-----------------------------|
| • Rental (varies by size) | \$45.00 - \$260.00 plus tax |
| • Drilling | Cost |
| • Key replacement | Cost |

Inactive Account

| | |
|---|---------------------------|
| 2 yrs to 4 yrs | \$20.00 per year |
| 5 yrs to 8 yrs | \$30.00 per year |
| 9 yrs | \$40.00 |
| Account closed within 90 days of opening | \$25.00 |
| Chargebacks | \$5.00 |
| Courier | Cost |
| Registered mail | Cost |
| RSP Withdrawal | \$25.00 |
| Transfer of a registered plan to another institution (incl. TFSA, RSP, RIF) | \$125.00 |
| Transfer of account to another institution | \$20.00 |
| 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 |
| ATM debit/credit adjustment notice | \$2.00 |
| Municipal property tax payment | Cost |
| Coverdraft | \$2.50 per month, if used |
| Administer and settle estate account | \$200.00 |

CREDIT PRODUCTS

| | |
|---|------------------------------|
| Overdraft protection | |
| Monthly Plan | \$2.50/month |
| Pay Per Use* | \$5.00/day if used |
| Mortgage re-advancement | \$200.00 |
| Mortgage discharge | \$430.00 |
| Transfer of mortgage to another financial institution | \$430.00 |
| Interim financing | Cost |
| Letter of credit | 1% of limit, \$50.00 minimum |

* Pay Per Use Overdraft Protection not available in Quebec. Pay Per Use is charged whenever an overdraft is created or increased.

Alterna Savings 1.877.560.0100 alterna.ca

Alterna refers to Alterna Savings and Credit Union Limited ("Alterna Savings") and its wholly owned subsidiary CS Alterna Bank ("Alterna Bank").

This Fee Schedule may change at any time. We will notify you of changes to the Fee Schedule by posting it on our website or displaying it at the branch. Changes will be effective upon notification or as of the effective date stated in this fee schedule. You will be deemed to agree to the change if you use an Account or have funds on deposit in the Account after the effective date of the change. You are responsible for reviewing the website periodically to monitor any changes to the Fee Schedule.

Fees on US Dollar accounts will be charged in US funds.
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FLEXIBLE ACCOUNT PACKAGES

alterna **savings**

EVERYONE HAS DIFFERENT NEEDS IN AN ACCOUNT PACKAGE. WHICH ONE OF OUR PACKAGES BEST FITS YOU?

Effective December 1, 2023

| | CHEQUING | | | | | | | SAVINGS | |
|---------------------------------------|---|-----------------------------------|---|--------------------------|----------------------------|-----------------|---|-------------------------|-------------------------------|
| | BASIC | VALUE | UNLIMITED | YOUTH START ⁶ | STUDENT LIFE ^{††} | PAY AS YOU GO | U.S. DOLLAR CHEQUING | DAILY INTEREST SAVINGS | INVESTMENT SAVINGS |
| | Low volume user | Medium volume user | Unlimited day-to-day transactions for one monthly fee | Age 18 and under | Post- secondary student | Occasional user | US Travel or buy goods in US Dollars | Flexible and convenient | Higher interest |
| Monthly Fee | \$4 ² <small>(Free for RDSP Beneficiaries)</small> | \$10 | \$14 | Free | | | | Free | |
| Monthly Fee, Age 60+ [†] | Free | \$5 | \$7 | | | | | | |
| Day-to-day transactions ¹ | 20 | 35 | Unlimited | 30 | Unlimited | Pay per use | 2 Free per month ³ | 2 Free per month | 1 Free per month ⁸ |
| Interac® ATM withdrawals ⁴ | \$2.00 | | 1 Free per month ⁷ | \$2.00 | 2 Free per month | \$2.00 | NA | \$2. 00 | |
| Official Cheques | Official Cheque \$7.50 | | 1 Free Official Cheque per month | Official Cheque \$7.50 | | | | | |
| All-in-One® Statement | \$1.50 per statement | | | Free | \$1.50 per statement | | \$1.50 per statement if no Canadian Chequing account with package | | |
| eStatements | Free | | | | | | | | |
| Cheque Images in Statements | \$2 | Free | | NA | \$2 | | | NA | |
| Personalized Cheques ⁵ | Cost | One order of 25 per calendar year | | NA | Cost | | | NA | |

¹Fees apply to transactions above your package limit and applied in the currency of your account. Fees will be debited from the account associated with your package as they are incurred. ²Monthly fee is waived if you keep a minimum daily closing balance of \$1,000 throughout the month. ³Additional day-to-day fees (after 2 free per month) are waived on US dollar chequing accounts if you keep a minimum daily closing balance of \$1,000 throughout the month. ⁴Only the fee normally charged by Alterna is waived. A surcharge by the ATM provider may apply. ⁵Limited styles, excludes US cheques. ⁶Youth Start Banking Package is also available on the Daily Interest Savings Account. ⁷Free if you keep a minimum daily closing balance of \$1,500 throughout the month. ⁸Certain exceptions apply to the Investment Savings Account, i.e. 1 debit transaction per month free of charge and each additional debit transaction at \$ 2.50. [†]any applicable monthly fee will be reduced from the standard monthly fee to the discounted monthly fee, which is available to you once you have reached the age of 60 or above. The discounted fee will apply beginning in the month after the month you turn 60. ^{††}To retain eligibility for the Student Life package, you must provide confirmation of continued post-secondary student enrollment by your account anniversary date each year. If this information is not provided, we reserve the right to move you to the Basic package.

DAY-TO-DAY TRANSACTIONS INCLUDED IN A PACKAGE

- Cheques
- Pre-authorized payments
- Debit card payments (point of sale)
- Alterna, ACCULINK® and THE EXCHANGE® Network ATM withdrawals and transfers
- In-branch withdrawals
- Bill payments (In-branch, Online, Mobile and Telephone)
- Interac e-Transfer® (Send and Request Money)
- Transfers (In-branch, Online, Mobile and Telephone)

Transfers to credit products and Term Deposits are free. Transfers from a Daily Interest Savings to another Daily Interest Savings or to an Investment Savings Account are free. Transfers between US Dollar accounts or to US Dollar Term Deposits are free. Deposits do not count as day-to-day transactions. Please refer to Day-to-Day Transactions on the following page for a break out of day-to-day fees.