

PERSONAL ACCOUNTS Service Fee Guide Effective September 1, 2025	Golden Chequing [55+]	Premium Chequing	Real Chequing	Basic Chequing	Chequable Savings	Golden Plan 24 Savings [55+]	Plan 24 Savings	Real Savings	T-Bill Savings	US Dollar Savings
Monthly fee	Free	\$2.00	\$5.00	\$6.25	\$1.00	Free	Free	Free	Free	Free
Monthly fee waived if...	n/a	MMB>\$1000	MMB>\$2000 Age<25	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Statement frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Interest	-	EDB-Tierd >\$1000	-	-	MMB	EDB	EDB	MMB>\$500	EDB-Step >\$3000	EDB-Tierd >\$500
Interest frequency	n/a	Monthly	n/a	n/a	Monthly	Jun 30 & Dec 31	Jun 30 & Dec 31	Monthly	Monthly	Quarterly
Cheque images included with statement	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No
<b>TRANSACTION FEES</b>										
<b>Deposit</b> [In-branch, pre-authorized, night, mail, remote, Interac® e-transfer/receive]	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
<b>Deposit</b> [ATM]	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a
<b>Withdrawal</b> [In-branch]	Free	\$0.60 ▲	Free	Free	\$0.45 ▲	Free	Free	Free	\$0.50 ■	\$1.25
<b>Withdrawal</b> [GVC ATM]	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a
<b>Withdrawal</b> [The Exchange ® ATM①]	\$1.00	\$1.00	\$1.00 ■	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	n/a
<b>Withdrawal</b> [Interac® ATM ②]	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	n/a
<b>Withdrawal</b> [International ATM ③]	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	n/a
<b>Payment</b> [Pre-authorized debit]	Free	\$0.35 ▲	Free	Free	\$0.45 ▲	\$1.25	\$1.25	\$1.25 ■	\$1.25	\$1.25
<b>Payment</b> [Point of Sale - Interac®/Accel®]	\$0.45	\$0.35 ▲	Free	\$0.45	\$0.45 ▲	\$0.55	\$0.55	\$0.55	\$0.55	n/a
<b>Cheque clearing</b>	Free	\$0.60 ▲	Free	Free	\$0.45 ▲	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
<b>Transfer</b> [In-branch]	Free	Free	Free	Free	Free	Free	Free	Free	\$0.50 ■	\$1.25
<b>Transfer</b> [Phone request]	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a
<b>Transfer</b> [Online Banking]	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a
<b>Transfer</b> [Pre-authorized between GVC accounts]	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a
<b>Transfer</b> [ATM]	\$0.40	\$0.40	Free	\$0.40	\$0.40	\$0.50	\$0.50	\$0.50	\$0.50	n/a
<b>Transfer</b> [Interac® e-Transfer/Send]	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a
<b>Transfer</b> [Interac® e-Transfer/Request]	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a
<b>Bill Payment</b> [In-branch]	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a
<b>Bill Payment</b> [Phone request]	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a
<b>Bill Payment</b> [Online Banking]	\$0.50 ■	\$0.50 ■	Free	\$0.50 ■	\$0.50 ■	\$0.75	\$0.75	\$0.75	\$0.75	n/a
<b>Stop Payment</b> [In-branch, phone request,online - full/partial details ♦]	Free	\$10/\$15	\$10/\$15	\$10/\$15	\$10/\$15	Free	\$10/\$15	\$10/\$15	\$10/\$15	\$10/\$15
<b>Official Cheque</b> ♦	Free	\$10.00	\$10.00	\$10.00	\$10.00	Free	\$10.00	\$10.00	\$10.00	n/a
<b>USD Bank Draft</b> ♦	Free	\$10.00 USD	\$10.00 USD	\$10.00 USD	\$10.00 USD	Free	\$10.00 USD	\$10.00 USD	\$10.00 USD	\$10.00 USD
<b>Safety deposit box discount</b> ♦	\$5/yr	n/a	n/a	n/a	n/a	\$5/yr	n/a	n/a	n/a	n/a
<b>In-Branch Cheque Printing [12 cheques]</b> ♦	Free	\$10.00	\$10.00	\$10.00	n/a	n/a	n/a	n/a	n/a	n/a
■ ▲ Free transactions per month	■ 1	■ 1 No fee w/\$1000 MMB ▲	■ 12	■ 1	■ 1 ▲ 3	n/a	n/a	■ 2	■ 2	n/a

MMB-minimum monthly balance, EDB-end of day balance. ♦ Non-system generated fee. Fee will be collected at the time of transaction/service request. ①Transaction fees may apply on some packages. ②Surcharges from other financial institution ATMs may apply. ③Additional fees may be charged by third parties as part of the transaction amount. The ATM or POS transaction amount request we receive is in Canadian dollars. Any currency conversion to calculate the Canadian dollar transaction amount is done by a third party in the electronic network your debit request comes through on. We do not set the rates for or complete those currency conversions. Fees or commissions of third parties involved in processing your international ATM or POS transaction may also be included in the transaction amount.

\*For fees related to general services, including wire transfers and loan or mortgage-related charges, please refer to the General Service Fee Schedule effective September 1, 2025.