

Account	Monthly Fee	Description	Cheques, In-Branch Withdrawals, Deposits and Transfers	Electronic Transactions <sup>A</sup>
Business Current Account	\$5.00 minimum	A pay-as-you-go account that allows the flexibility of paying service charges based on your account activity to match the demands of your business.	\$0.90 per item <sup>B</sup>	\$0.75 per item
Business Current Account PLUS	\$9.00 minimum	An account with an interest rate tied to prime, low transaction fees and a minimum monthly fee.	\$0.90 per item <sup>B</sup>	\$0.75 per item
Cash Management Account - Standard	\$40.00	50 items included per month <sup>C</sup> A small to medium sized business operating account with competitive, tiered interest rates; value-added product bundling <sup>D</sup> and a low monthly fee.	\$0.90 per item <sup>B</sup>	\$0.75 per item
Cash Management Account - Large	\$75.00	100 items included per month <sup>C</sup> A large business operating account with competitive, tiered interest rates; value-added product bundling <sup>D</sup> and a low monthly fee.	\$0.85 per item <sup>B</sup>	\$0.70 per item
Business Savings Account	FREE	A competitive, tiered interest business savings account with no monthly fee, free transfers in, and 4 free transfers out monthly.	\$5.00 per debit \$1.00 per credit <sup>B</sup>	\$5.00 per debit \$1.00 per credit
General Trust Account	N/A	An account designed for real estate agents and lawyers to hold their trust funds with no service charges and competitive interest rates.	N/A	N/A
Organization Account	N/A	An account for not-for-profit organizations, churches and associations that gives reduced service fees and 2 free credits monthly.	\$0.50 per item <sup>B</sup>	\$0.50 per item
US Dollar Business Account <sup>E</sup>	\$7.50 minimum	An account that allows your business the convenience of doing business in US funds without ongoing conversion charges and changing exchange rates.	\$1.00 per item <sup>B</sup>	\$1.00 per item
US Dollar Business Savings Account <sup>E</sup>	FREE	A business savings account for US funds bearing competitive interest, no monthly fee, free transfers in and 4 free transfers out monthly.	\$5.00 per debit \$1.00 per credit <sup>B</sup>	\$5.00 per debit \$1.00 per credit

<sup>A</sup> ATM owner may levy a transaction maintenance fee. This fee is the responsibility of the card holder.

<sup>B</sup> \$0.18 per cheque deposited

<sup>C</sup> Listed per item service fees apply once the monthly free transaction limit is exceeded.

<sup>D</sup> Bundled products offered include: CWBdirect<sup>®</sup> Business or CWBdirect<sup>®</sup> Online Banking with monthly service fee waived (set-up fees may apply); Customer Automated Funds Transfer with \$75 set-up fee waived; Canadian Western Bank Business Visa<sup>®</sup> Gold Card with \$25 annual fee per card waived (subject to approval, up to 5 cards); Business Savings Account; Night Depository Services with \$24 annual fee waived; and Coverdraft with all fees waived.

<sup>E</sup> All related banking charges on US accounts, such as chargebacks, will be collected in US funds.

Paper items include: cheque deposits, cheque withdrawals, in-branch deposits, withdrawals, bill payments and branch assisted transactions.

Electronic items include: online bill payments and transfers, Automated Teller Machine (ATM) transactions, Interac<sup>®</sup> Direct Purchase payments, electronic funds transfers, direct deposits, automatic payments and other electronic debits and credits.

## Business Account Related Services and Administration Fees

The following fees are in addition to any applicable transaction fees. For more information please ask your branch for details.

### Cash Management Services

Customer Automated Funds Transfer ..... Ask branch for details

Ceridian<sup>®</sup> ..... Ask branch for details

Moneris<sup>®</sup> Card Services ..... Ask branch for details

### Online Banking

#### Monthly Fees<sup>1</sup>

CWBdirect<sup>®</sup> ..... \$10.00

CWBdirect Business (setup fee may apply) ..... \$25.00

CWBdirect "View Only" ..... FREE

Transaction Tracing or Recall, each ..... \$15.00

#### CWBdirect Business Set-up Fees

Delegated ..... FREE

Non-delegated (based on number of accounts)

• <10 ..... \$30.00

• 10 to 20 ..... \$40.00

• 21 to 50 ..... \$65.00

• >50 ..... \$100.00 min.

Currency Deposited<sup>2</sup> ..... \$2.50 per \$1,000

Coin ..... \$3.50 per \$100

Currency Supplied<sup>2</sup> ..... \$1.50 per \$1,000

Coin ..... \$3.50 per 10 rolls

### Night Depository<sup>3</sup>

Disposable plastic bags<sup>4</sup> (GST included) ..... \$2.00/month

Canvas Bags<sup>5</sup> (per bag) ..... \$10.00/month

### Payment and Other Sundry Services

#### Cheque Certification

Account Holder ..... \$10.00

Third Party (paid by third party) ..... \$15.00

Items charged back ..... \$7.00

NSF (Cheques, Pre-Authorized items)<sup>6</sup> ..... \$45.00

Counter Cheques (per cheque) ..... \$1.50

Overdraft Handling Charge.....\$5.00  
 Applicable to unauthorized overdrafts or excesses to lines of credit  
 (min. per item)

**Stop Payment (cheque or pre-authorized payment)**

With complete details.....\$15.00  
 Without complete details (per month).....\$20.00

Canadian Drafts.....\$7.50  
 US Drafts.....US\$7.50

Item drawn in US\$.....\$15.00  
 Against a Canadian account (and vice versa)

US item deposited as Canadian item (and vice versa) .....\$15.00

Posting of a non-encoded item.....\$5.00  
 (e.g. cleared counter cheque)

Post-dated cheques held for deposit (per item).....\$3.00

Negotiating a CWB cheque for non-customers.....\$10.00  
 (Does not apply to Federal Government cheques  
 and other payment instruments)

Interac® outgoing e-Transfer (per transfer)<sup>7</sup>.....\$1.50

**Transfer between Accounts**

Customer by phone/facsimile (per transfer).....\$4.00  
 Coverdraft (per transfer) ..... Negotiable  
 Customer using In-Touch Telephone Banking<sup>8</sup>.....FREE  
 Customer using CWBdirect® or CWBdirect® Business<sup>8</sup> .....FREE

**Bill Payments**

In-branch, paid by cheque or cash (each).....\$1.50  
 Via In-Touch Telephone Banking (each) .....\$0.65

Non-EXCHANGE Network ATM Withdrawals<sup>9</sup>.....\$1.50

**Cash Withdrawals (Outside Canada)<sup>9</sup>**

Cirrus® and Maestro®<sup>10</sup> .....\$3.00  
 THE EXCHANGE® Network ATM (USA only)<sup>11</sup> .....US\$3.00

Safe Deposit Boxes<sup>3</sup>.....\$40.00-\$325.00  
 Dependent on size - per annum (GST included)

**Unclaimed Account Notice Charge**

Two Year .....\$20.00  
 Five Year .....\$30.00  
 Nine Year .....\$40.00

**Account Maintenance**

Transaction History  
 &/or Duplicate Statements.....\$3.00 min. (\$1.00 per page)  
 Printed monthly statement with cheque images.....\$5.00  
 Statements for high volume business accounts ..... Negotiable

**Photocopy Retrieval & Tracing Fees<sup>12</sup>**

Item posted to account up to two years ago .....\$40.00/hour  
 (Minimum charge \$40.00 plus \$1.00 per item)  
 Item posted to account over two years ago..... Negotiable  
 (Ask your branch for details)  
 Item deposited to account.....\$40.00/hour  
 (Minimum charge \$40.00 plus \$75.00 per item)

Bank confirmation to auditor (GST included) .....\$25.00  
 Credit Checks/Account Inquiries (per credit check).....\$18.00  
 Certificate of Balance/Account Confirmation .....\$10.00

**Account Closure:**

Within 90 days of opening .....\$20.00  
 Transferred to another Financial Institution .....\$20.00

Adding/deleting joint names to existing  
 GICs/Re-Registration of GICs (per certificate) .....\$25.00  
 Interest frequency charge request (per product).....\$25.00  
 GIC Transfers (per certificate) .....\$100.00

**Collection Items**

Clean .....\$20.00  
 Documentary .....\$25.00

**Wires**

Incoming.....\$12.00

*Outgoing*

Canadian Funds wired within Canada .....\$45.00  
 Canadian Funds wired to USA.....\$50.00  
 US Funds wired within Canada to USA.....US\$50.00  
 Canadian Funds wired outside of Canada/USA.....\$60.00  
 US Funds wired outside of Canada/USA .....US\$60.00

*Outgoing: All other currency*

Foreign currency from a Canadian Account.....\$60.00  
 Foreign currency from a US Account .....US\$60.00

*CWB Wire Service (Send wires from your business online banking)*

Setup fee (one time) .....\$125.00  
 Fee per wire<sup>13</sup> .....\$35.00

<sup>1</sup> In-Touch Telephone Banking (ITTB) included with Online Banking monthly fees.

<sup>2</sup> Cheque or large currency transactions are subject to negotiated handling charges.

<sup>3</sup> Where available

<sup>4</sup> Monthly fee does not include the cost of the disposable bags.

<sup>5</sup> Existing canvas bag users only.

<sup>6</sup> Cheques, loan/mortgage payments and electronic debits, etc.

<sup>7</sup> Available only on CWBdirect®

<sup>8</sup> Listed per-item service fees apply once maximum of 4 free-transfers out is exceeded (applies only for the Business Savings Accounts and US Dollar Business Savings Account).

<sup>9</sup> ATM owner may levy a transaction maintenance fee. This fee is the responsibility of the card holder.

<sup>10</sup> Charged in CDN dollar equivalent.

<sup>11</sup> A transaction maintenance fee of \$1.50 may also be levied by the ACCEL/THE EXCHANGE Network at certain ATM locations in the USA.

<sup>12</sup> Subject to surcharge from 3<sup>rd</sup> party clearing institution.

<sup>13</sup> Charged in CDN or US dollars

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