

# Banking Charges Guide



## Our Personal Accounts and Service Fees

Effective September 7, 2022

Account	Monthly Fee	Transactions Included Per Month	Other Transactions and Handling Fees	Cheques and In-Branch Withdrawals	Electronic Transactions <sup>A</sup>
<b>CWB Prestige Account<sup>TM</sup></b>	No Charge <sup>B</sup>	Unlimited	Includes monthly electronic paperless statement THE EXCHANGE <sup>®</sup> Network ATM Withdrawals..... No Charge Non-EXCHANGE Network ATM Withdrawals <sup>C</sup> .... No Charge Interac <sup>®</sup> e-Transfer ..... No Charge	No Charge	No Charge
<b>Apex<sup>®</sup> Account</b>	\$14.25 <sup>D</sup>	Unlimited	Includes monthly electronic paperless statement Non-EXCHANGE Network ATM Withdrawals <sup>C</sup> ..... \$1.50 Interac <sup>®</sup> e-Transfer ..... No Charge	No Charge	No Charge
<b>Standard Chequing Account</b>	\$4.00 <sup>E</sup>	15 transactions included	Includes monthly electronic paperless statement EXCHANGE Network ATM Withdrawals ..... \$0.60 Non-EXCHANGE Network ATM Withdrawals <sup>C</sup> ..... \$1.50 Interac <sup>®</sup> e-Transfer <sup>J</sup> ..... \$1.00	\$0.75	\$0.60
<b>Summit Savings Account<sup>®</sup></b>	No Charge	Free transfers between Canadian Western Bank Accounts	EXCHANGE Network ATM Withdrawals ..... \$5.00 Non-EXCHANGE Network ATM Withdrawals <sup>C</sup> ..... \$5.00 Interac <sup>®</sup> e-Transfer <sup>J</sup> ..... \$1.00	\$5.00	\$5.00
<b>Gold Leaf PLUS<sup>®</sup> Account<sup>F</sup></b>	No Charge	Unlimited	EXCHANGE Network ATM Withdrawals ..... No Charge Non-EXCHANGE Network ATM Withdrawals <sup>C</sup> .... No Charge Interac <sup>®</sup> e-Transfer ..... No Charge	No Charge	No Charge
<b>Student Account</b>	No Charge	Unlimited	Non-EXCHANGE Network ATM Withdrawals <sup>C</sup> ..... \$1.50 Interac <sup>®</sup> e-Transfer ..... No Charge	No Charge	No Charge
<b>Youth Account<sup>G</sup></b>	No Charge	Unlimited	Non-EXCHANGE Network ATM Withdrawals <sup>C</sup> ..... \$1.50 Interac <sup>®</sup> e-Transfer ..... No Charge	No Charge <sup>H</sup>	No Charge
<b>Basic Account</b>	No Charge	N/A	N/A	Ask branch for details	Not Available
<b>US Dollar Personal Account<sup>I</sup></b>	No Charge	N/A	N/A	\$1.00	N/A
<b>US Dollar Personal Savings<sup>I</sup></b>	No Charge	Free transfers between Canadian Western Bank Accounts	N/A	\$5.00	N/A

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

<sup>B</sup> Must meet qualifying criteria. Talk to your local branch for details.

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

<sup>D</sup> Waived if minimum monthly balance is \$3,000 or greater.

<sup>E</sup> Waived if minimum monthly balance is greater than \$1,000, or is a Registered Disability Savings Plan (RDSP) beneficiary.

<sup>F</sup> Available to clients 57 and older.

<sup>G</sup> For clients 0-18 years of age.

<sup>H</sup> Cheques not permitted.

<sup>I</sup> Fees charged in US Dollars.

<sup>J</sup> An additional electronic transaction fee will apply if the e-Transfer exceeds the number of included transactions per month.

## Personal 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.

### Payment and Other Sundry Services

#### Bill Payments

In-branch, paid by cheque or cash ..... \$1.50  
Over-the-counter bill payments (per month)<sup>2</sup> ..... \$3.00

#### Cash Withdrawals (Outside Canada)<sup>3</sup>

Cirrus<sup>®</sup> and Maestro<sup>®</sup><sup>4</sup> ..... \$3.00  
THE EXCHANGE Network ATM (USA only)<sup>5</sup> ..... US\$3.00

Interac<sup>®</sup> outgoing e-Transfer (per transfer) ..... \$1.00  
Incoming e-Transfer ..... FREE

## Transfer between Accounts

Customer in person.....	FREE
Customer by phone/facsimile (per transfer) <sup>2</sup> .....	\$4.00
Coverdraft (per transfer).....	\$0.50
Customer using CWBdirect® Online Banking.....	FREE
Item charged back.....	\$6.00
NSF (Cheques, Pre-Authorized items) <sup>6</sup> .....	\$45.00
Requalified and Rejected Clearing (per item).....	\$2.00

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 <sup>1</sup> .....	\$7.50
US Drafts <sup>7</sup> .....	US\$7.50

## Cheque Certification

Account Holder <sup>1</sup> .....	\$10.00
Third Party (paid by third party).....	\$15.00

Counter Cheques (per cheque).....	\$1.50
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Item drawn in US\$.....	\$15.00
Against a Canadian account (and vice versa)	

US item deposited as Canadian item (and vice versa).....	\$15.00
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Posting of a non-encoded item.....	\$5.00
(e.g. cleared counter cheque)	

Post-dated cheques held for deposit (per item).....	\$3.00
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Negotiating a CWB cheque for non-customers.....	\$10.00
(Does not apply to Federal Government cheques and other payment instruments)	

Safe Deposit Boxes <sup>8</sup> .....	\$40.00-\$325.00
Dependent on size (per annum, GST not included)	

Currency Deposited <sup>9</sup> .....	\$2.50 per \$1,000
Coin.....	\$3.50 per \$100

Currency Supplied <sup>9</sup> .....	\$1.50 per \$1,000
Coin.....	\$3.50 per 10 rolls

## Night Depository<sup>8</sup>

Disposable plastic bags <sup>10</sup> (GST included).....	\$2.00/month
Canvas Bags <sup>11</sup> (per bag).....	\$10.00/month

## Account Maintenance

Transaction History &/or Duplicate Statements.....	\$3.00 min. (\$1.00 per page)
Printed monthly statement with cheque images mailed	
• CWB Prestige Accounts.....	FREE
• Gold Leaf PLUS.....	FREE
• Apex Accounts (min. charge per month).....	\$1.00
• All other personal accounts (min. charge per month).....	\$2.00
• Interest Paid Statement on Paid-Out Mortgages (Replacement Statement).....	\$10.00

## CWBdirect® Online Banking

Personal Customers.....	FREE
Transaction Tracing or Recall (per item).....	\$15.00

## Account Closure and Transfers

Within 14 days of opening.....	No charge
Within 15 to 90 days of opening.....	\$20.00
Transfer to another Financial Institution.....	\$20.00
RRSP/RRIF/TFSA Plan closed within 1 year of opening <sup>12</sup> .....	\$50.00
RRSP/RRIF/TFSA Plan transferred in full or in part to another Financial Institution <sup>12</sup> .....	\$50.00

## Photocopy Retrieval & Tracing Fees<sup>13</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

## Unclaimed Account Notice Charge

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

## Collection Items

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

## Wires

Incoming <sup>14</sup> .....	\$12.00
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### Outgoing: Canadian and US currency

Canadian Funds wired within Canada <sup>15</sup> .....	\$45.00
Canadian Funds wired to USA <sup>15</sup> .....	\$50.00
US Funds wired within Canada to USA <sup>15</sup> .....	US\$50.00
Canadian Funds wired outside of Canada/USA <sup>15</sup> .....	\$60.00
US Funds wired outside of Canada/USA <sup>15</sup> .....	US\$60.00

### Outgoing: All other currency

Foreign currency from a Canadian Account <sup>15</sup> .....	\$60.00
Foreign currency from a US Account <sup>15</sup> .....	US\$60.00

Returned Wires <sup>13</sup> .....	\$33.00
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<sup>1</sup> Waived for Apex Account Package, CWB Prestige Account & Gold Leaf PLUS

<sup>2</sup> Waived for CWB Prestige Account & Gold Leaf PLUS

<sup>3</sup> ATM owner may levy a transaction maintenance fee. This fee is the responsibility of the card holder.

<sup>4</sup> Charged in CDN dollar equivalent.

<sup>5</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>6</sup> Cheques, loan/mortgage payments, electronic debits, etc.

<sup>7</sup> Waived for CWB Prestige Account

<sup>8</sup> Where available. \$15 discount for Gold Leaf Plus Account holders.

\$40 discount for CWB Prestige Account holders.

<sup>9</sup> Cheque or large currency transactions are subject to handling charges.

<sup>10</sup> Monthly fee does not include the cost of the disposable bags.

<sup>11</sup> Existing canvas bag users only.

<sup>12</sup> Fee also applicable to Valiant Trust and Canadian Western Trust accounts

<sup>13</sup> Subject to surcharge from 3<sup>rd</sup> party clearing institution.

<sup>14</sup> Correspondent financial institutions may levy additional fees.

<sup>15</sup> CWB Prestige Account: Within Canada - \$20.00 International - \$23.00.

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