



Account	Monthly Fee	Transactions Included Per Month	Other Transactions and Handling Fees	Cheques and In-Branch Withdrawals	Electronic Transactions ^A
The Ultimate Account	\$25.00 ^B	Unlimited	Includes monthly electronic paperless statement THE EXCHANGE [®] Network ATM Withdrawals...No Charge Non-EXCHANGE Network ATM Withdrawals ^C ...No Charge	No Charge	No Charge
Apex [®] Account	\$14.25 ^D	Unlimited	Includes monthly electronic paperless statement Non-EXCHANGE Network ATM Withdrawals ^C \$1.50	No Charge	No Charge
Standard Chequing Account	\$4.00 ^E	15 transactions included	Includes monthly electronic paperless statement EXCHANGE Network ATM Withdrawals \$0.60 Non-EXCHANGE Network ATM Withdrawals ^C \$1.50	\$0.75	\$0.60
Summit Savings Account [®]	No Charge	Free transfers between Canadian Western Bank Accounts	EXCHANGE Network ATM Withdrawals \$5.00 Non-EXCHANGE Network ATM Withdrawals ^C \$5.00	\$5.00	\$5.00
Peak Performance [®] Account	No Charge	2 transactions	Includes monthly electronic paperless statement EXCHANGE Network ATM Withdrawals \$1.25 Non-EXCHANGE Network ATM Withdrawals ^C \$1.50	\$1.25 ^F	\$1.25 ^F
Gold Leaf PLUS [®] Package ^G	No Charge	Unlimited transactions	EXCHANGE Network ATM WithdrawalsNo Charge Non-EXCHANGE Network ATM Withdrawals ^C ...No Charge	No Charge	No Charge
Student Account	No Charge	Unlimited	Non-EXCHANGE Network ATM Withdrawals ^C \$1.50	No Charge	No Charge
Youth Account ^H	No Charge	Unlimited	Non-EXCHANGE Network ATM Withdrawals ^C \$1.50	No Charge ^I	No Charge
Basic Account	No Charge	N/A	N/A	Ask branch for details	Not Available
US Dollar Personal Account ^J	No Charge	N/A	N/A	\$1.00	N/A
US Dollar Personal Savings ^J	No Charge	Free transfers between Canadian Western Bank Accounts	N/A	\$5.00	N/A

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

^B Waived if minimum monthly balance is \$5,000 or greater

^C ATM owner may levy a transaction maintenance fee. This fee is the responsibility of the card holder.

^D Waived if minimum monthly balance is \$3,000 or greater

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

^F Transaction fees waived if minimum monthly balance is greater than \$10,000

^G Available to clients 57 and older.

^H For clients 0-18 years of age

^I Cheques not permitted

^J Fees charged in US Dollars

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)²..... \$3.00

Cash Withdrawals (Outside Canada)³

Cirrus[®] and Maestro[®]⁴..... \$3.00
THE EXCHANGE Network ATM (USA only)⁵..... US\$3.00

Interac[®] outgoing e-Transfer (per transfer) \$1.00
Incoming e-Transfer FREE

Transfer between Accounts

Customer in person	FREE
Customer by phone/facsimile (per transfer)	\$4.00
Coverdraft (per transfer)	\$0.50
Customer using CWBdirect® Online Banking	FREE

Item charged back	\$6.00
NSF (Cheques, Pre-Authorized items) ⁶	\$45.00

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 ¹	\$7.50
US Drafts ⁷	US\$7.50

Cheque Certification

Account Holder ¹	\$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 (e.g. cleared counter cheque)	\$5.00
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Post-dated cheques held for deposit (per item)	\$3.00
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Negotiating a CWB cheque for non-customers (Does not apply to Federal Government cheques and other payment instruments)	\$10.00
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Safe Deposit Boxes ⁸	\$40.00-\$325.00
Dependent on size (per annum, GST not included)	

Currency Deposited ⁹	\$2.50 per \$1,000
Coin	\$3.50 per \$100

Currency Supplied ⁹	\$1.50 per \$1,000
Coin	\$3.50 per 10 rolls

Night Depository⁸

Disposable plastic bags ¹⁰ (GST included)	\$2.00/month
Canvas Bags ¹¹ (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	

- Ultimate Choice AccountsFREE
- Gold Leaf PLUSFREE
- Apex Accounts (min. charge per month).....\$1.00
- All other personal accounts (min. charge per month).....\$2.00

CWBdirect® Online Banking

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

Account Closure and Transfers

Within 90 days of opening	\$20.00
Transferred to another Financial Institution	\$20.00
RRSP/RRIF/TFSA Plan closed within 1 year of opening ¹²	\$50.00
RRSP/RRIF/TFSA Plan transferred in full or in part to another Financial Institution ¹²	\$50.00

Photocopy Retrieval & Tracing Fees¹³

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

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	\$12.00
<i>Outgoing: Canadian and US currency</i>	
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
<i>Outgoing: All other currency</i>	
Foreign currency from a Canadian Account	\$60.00
Foreign currency from a US Account	US\$60.00

¹ Waived for Apex Account Package, The Ultimate Account & Gold Leaf PLUS

² Waived for The Ultimate Account & Gold Leaf PLUS

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

⁴ Charged in CDN dollar equivalent.

⁵ A transaction maintenance fee of \$1.50 may also be levied by the ACCEL/THE EXCHANGE Network at certain ATM locations in the USA.

⁶ Cheques, loan/mortgage payments, electronic debits, etc.

⁷ Waived for The Ultimate Account

⁸ Where available

⁹ Cheque or large currency transactions are subject to handling charges.

¹⁰ Monthly fee does not include the cost of the disposable bags.

¹¹ Existing canvas bag users only.

¹² Fee also applicable to Valiant Trust and Canadian Western Trust accounts

¹³ Subject to surcharge from 3rd party clearing institution.

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