

Banking Charges Guide



Our Personal Accounts and Service Fees

Effective February 22, 2021

Account	Monthly Fee	Transactions Included Per Month	Other Transactions and Handling Fees	Cheques and In-Branch Withdrawals	Electronic Transactions ^A
CWB Prestige Account	No Charge ^B	Unlimited	Includes monthly electronic paperless statement THE EXCHANGE [®] Network ATM Withdrawals..... No Charge Non-EXCHANGE Network ATM Withdrawals ^C No Charge Interac e-Transfer 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 Interac e-Transfer \$1.00	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 Interac e-Transfer ^K \$1.00	\$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 Interac e-Transfer ^K \$1.00	\$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 Interac e-Transfer ^K \$1.00	\$1.25 ^F	\$1.25 ^F
Gold Leaf PLUS[®] Account^G	No Charge	Unlimited transactions	EXCHANGE Network ATM Withdrawals No Charge Non-EXCHANGE Network ATM Withdrawals ^C No Charge Interac e-Transfer \$1.00	No Charge	No Charge
Student Account	No Charge	Unlimited	Non-EXCHANGE Network ATM Withdrawals ^C \$1.50 Interac e-Transfer \$1.00	No Charge	No Charge
Youth Account^H	No Charge	Unlimited	Non-EXCHANGE Network ATM Withdrawals ^C \$1.50 Interac e-Transfer \$1.00	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 Must meet qualifying criteria. Talk to your local branch for details.

^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.

^K 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)² \$3.00

Cash Withdrawals (Outside Canada)³

Cirrus[®] and Maestro[®] \$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
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 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.....	\$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 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	

• 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 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.....	\$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 ¹⁴	\$12.00
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Outgoing: Canadian and US currency

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

Outgoing: All other currency

Foreign currency from a Canadian Account ¹⁵	\$60.00
Foreign currency from a US Account ¹⁵	US\$60.00

Returned Wires ¹⁵	\$33.00
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¹ Waived for Apex Account Package, CWB Prestige Account & Gold Leaf PLUS

² Waived for CWB Prestige 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 CWB Prestige Account

⁸ Where available. \$15 discount for Gold Leaf Plus Account holders. \$40 discount for CWB Prestige Account holders.

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.

¹⁴ Correspondent financial institutions may levy additional fees.

¹⁵ CWB Prestige Account: Within Canada - \$20.00 International - \$23.00.

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