

# B2B Bank

## High Interest Savings Account (HISA)

Effective March 22, 2019

### Daily banking fees

Monthly account fee	Free
Cheque clearing	Free
Electronic fund transfers	Free
Transfers between B2B Bank accounts	Free
Pre-authorized deposits	Free

### Other fees

Returned items	\$5.00
Non-sufficient funds (NSF)	\$50.00
Early closure fee (within 90 days of opening)	\$25.00
Overdrawn interest rate	21% per annum <sup>1</sup>

### Dormant annual account fees<sup>2</sup>

2 year to 9 year	\$25.00 per year
10 year	\$40.00

### Record keeping

Monthly online statement	Free
Monthly paper statement	Free

<sup>1</sup>Interest is calculated daily on the closing overdrawn balance and charged monthly. Each month you will deposit an amount that will cover the monthly overdrawn interest. <sup>2</sup>Inactive account notices will be sent at two, five and nine years of inactivity. If inactive notice is acknowledged within 60 days, there is no charge. If the balance of the dormant account is less than the fee to be collected, the charges correspond to the remaining balance.

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