

# B2B Bank Chequing Account

Effective May 1, 2018

## Transactions

Monthly fee	Free
Cheque clearing	Free
Electronic funds transfers	Free
Transfers between B2B Bank accounts	Free
Pre-authorized debits	Free
Bill payments	Free
<i>INTERAC</i> ® Debit <sup>1</sup>	Free
Sending <i>INTERAC</i> e-Transfers	\$1.00

## ATM access fees<sup>1</sup>

THE EXCHANGE® Network ATMs	Free
Accel® debit payments network ATMs (U.S. only)	Free <sup>2</sup>
<i>INTERAC</i> ATMs	\$1.50
PLUS® Network ATMs (outside Canada)	\$4.00 plus a 2.5% foreign currency conversion fee <sup>3</sup>

## Other services

Cheque supplies	Varies by quantity and style. Third party supplier fees apply.
Stop payment with complete details	\$12.50
Stop payment with partial details	\$20.00
Bank draft	\$10.00
Early Account Closure (within 90 days of opening)	\$25.00
Non-sufficient funds (NSF)	\$50.00
Returned Items	\$5.00
Overdrawn interest rate	21% per annum <sup>4</sup>

## Dormant annual account fees<sup>5</sup>

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

## Record keeping

Monthly online Statement	Free
Monthly paper Statement	\$2.50

<sup>1</sup>Certain ATM operators, financial institutions and merchants may charge a convenience fee or a surcharge fee when using the *INTERAC*, *PLUS*, *Accel* or any other network other than THE EXCHANGE Network. These fees are not B2B Bank fees. <sup>2</sup>Foreign currency transactions made by debit card and any fees charged by the ATM provider are converted to Canadian dollars at the exchange rate set by FICANEX Services Limited Partnership and Fiserv EFT in effect on the date the transaction is processed. Any fee charged by the ATM or network operator after conversion to Canadian dollars will then be added. Since exchange rates fluctuate, the exchange rate applied to your account will usually differ from the exchange rate at the time of the transaction. <sup>3</sup>Foreign currency transactions made by debit card and any fees charged by the ATM provider are converted to Canadian dollars at an exchange rate set by Visa International in effect on the date the transaction is processed. A fee of 2.5% of the transaction amount after conversion will be added, plus any fee charged by the ATM or network operator after conversion to Canadian dollars. Since exchange rates fluctuate, the exchange rate applied to your account will usually differ from the exchange rate at the time of the transaction. <sup>4</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>5</sup>If your account balance reaches zero at any time after the two year dormancy notice has been sent, we will close your account without further notice. <sup>6</sup>B2B BANK is a registered trademark of B2B Bank. <sup>7</sup>INTERAC is a registered trademark of Interac Inc., used under license. <sup>8</sup>Visa Int./Laurentian Bank of Canada and B2B Bank, Licensed Users. THE EXCHANGE<sup>®</sup> is a registered trademark of Fiserv, Inc., licensed for use in Canada by FICANEX Services Limited Partnership. *Accel*<sup>®</sup> is a registered trademark of Fiserv, Inc. or its affiliates.