Business Service Fees			
Effective July 31st, 2016			
IN BRANCH TRANSACTIONS			
Withdrawal/Transfer	\$	0.70	
Deposit		free	
Inquiry		free	
Bill Payment		1.25	
Bill Payment Investigation		15.00	
Duplicate/Interim Statement		3.00	
Western Union Money Transfers		At Cost	
ONLINE and TELEPHONE BANKING	_	_	
Withdrawal/Transfer		free	
Deposit		free	
Inquiry		free	
Statement		free	
Bill Payment		free	
E-Transfers - Send/Receive		free	
CLEARING and CHEQUES			
Cheque Clearing/PAP (CAD, USD)		0.70	
Direct Deposit/EFT		free	
Bank Draft CAD/USD		7.50	
Money Order		7.50	
Certified Cheque - Member		10.00	
Certified Cheque - Non Member		25.00	
Stop Payment		10.00	
Return Item		10.00	
NSF Cheque		50.00	
Automatic Transfer to Cover Overdraft		3.00	
Cheque Printing	C	all for Pricing	

Business Service	e Fees		
Effective July 31st, 2016			
ATM/POS	TRANSACTIONS		
Transactions at POLCU A			free
Transactions at EXCHANG	GE Network ATM		free
Domestic ATM			1.50
International ATM			7.50
POS (Interact Debit)		+	0.70
SAFETY DE	POSIT BOXES (All fees are su	bject to HST)	
Small			40.00+HST
Medium			60.00+HST
Large			100.00+HST
Lost Key		+	50.00+HST
Drill		+	250.00+HST
WIRE TRAI	NSFERS*		
Incoming			10.00
Outgoing Domestic	\$0 - \$10,000		20.00
	\$10,000.01 - \$50,000		30.00
	over \$50,000		40.00
Outgoing International	\$0 - \$10,000		35.00
	\$10,000.01 - \$50,000		50.00
	over \$50,000		70.00
Wire Trace/Recall/Amend	dment		30.00
MISCELLAI	NEOUS		
Monthly Maintenance/St	atement Fee		3.75
Garnishment		50.00	
Collection Item - Incoming/Outgoing		50.00	
Dormant/Inactive Fee - per year +		100.00	
Certificate of Account Balance		25.00	
Search of Record (after 30 days) - per hour		40.00	
Account Closed within 90 days		35.00	
Balance Transfer to another FI when closing account			25.00
Large Cash Order	Ç		15.00

All fees are subject to change without notice.

 $^{\ ^{*}}$ Surcharges by other financial institutions may apply.