ACCOUNT FEATURES AND FEES

ACCOUNT FEATURES AND FEES		
Features	**Transaction Fee Amount**	**Details of Fee Charged**
POS Transaction Fee	**Free**	In Canada or International (per transaction).
Bill Payment Fee	**$1.00**	Per Transaction
Interac e-Transfer Fee	**$1.00**	Per Transaction
Domestic ATM Withdrawal Fee	**$1.00**	In Canada (per withdrawal). Please note that the ATM provider may charge a fee for use of the ATM. Only MasterCard and Cirrus branded ATMs are eligible ATMs for withdrawals.
International ATM Withdrawal Fee	**$1.00**	In the U.S. or International (per withdrawal). Please note that the ATM provider may charge a fee for use of the ATM. Only MasterCard and Cirrus branded ATMs are eligible ATMs for withdrawals.
Foreign Currency Transaction Fee	**1.00%**	For foreign currency transactions, we will charge you in Canadian currency if you use the Account to make transactions in a foreign currency. We will convert the transaction amount directly to Canadian dollars at the exchange rate in effect at the time we post the transaction to the Card. When the transaction is posted to the Account, in addition to the exchange rate, you will be charged the amount of this fee based on the amount of the transaction for each foreign currency transaction.
Monthly Account Fee	**$9.95**	Fee is charged monthly upon opening the Account and every month thereafter.
PIN Change Fee	**$4.00**	We will charge you this fee in each instance where you request to change the PIN on the Card.
Card or Card Replacement Fee	**$15.00**	You will receive a virtual card without charge. However, if you request a physical card, we will charge this fee each time a Card or replacement Card is requested.
Charge Back Fee	**$15.00**	We will charge you this fee in each instance where you report an erroneous Card transaction and our investigation shows that it was not the fault of the merchant or ATM operator.
Dormant Account Fee	**$5.95**	We will charge you this fee every month after your account sits inactive for more than 2 months.