

Service Fee Changes for Personal Deposit Accounts

Effective November 1, 2011 the following Service and Service Fees will change:

Personal Deposit Account Changes

Account		Monthly Fee ¹	Cheque Charges (per)	Minimum Monthly Balance (MMB ³) to Waive Monthly Fee	Monthly Paper Statement Fee	Monthly Paper Statement ² without Cheque Image Return Fee	Monthly Paper Statement ² with Cheque Image ⁴ Return Fee (10 Images per page)
Savings	Current	\$0.00	N/A	\$750.00	\$0.00	N/A	N/A
	New	\$3.95	N/A	\$1,500.00	No Change	N/A	N/A
Chequing	Current	\$0.00	\$0.50	\$750.00	\$0.00	N/A	\$2.00/Month
	New	\$5.95	\$0.80	\$1,500.00	N/A	Free	N/A
Spirit 55 ⁵	Current	\$0.00	\$0.00	N/A	\$0.00	N/A	\$2.00/Month
	New	No Change	No Change	N/A	N/A	Free	N/A

Holds Funds Policy on Cheques

Current:

- When a cheque is drawn on another local bank or trust company, hold funds on the payee's account for five (5) business days;
- When a cheque is drawn on another out-of-town bank or trust company, hold funds on the payee's account for seven (7) business days;
- When a cheque is drawn on another out of country (i.e.: US) bank or trust company, hold funds on the payee's account for thirty (30) business days.

New:

When cheques are presented for deposit to your account over-the-counter or through our ABM* machines, the deposit may be subject to a "holding period" restricting access to the full amount, or portion thereof, of your deposit. Deposits made through our ABM machines are subject to a hold; the holding period will commence the next business day after the deposit is made. You will not be able to withdraw money for the amount of the hold and we will not pay any of your cheques or pre-authorized debits from those funds until the hold expires. The hold placed on the deposit is to ensure that the cheque is cleared by the financial institution on which it is drawn. Deposits subject to the holding period will be held for the following number of business days:

- Minimum 5 business days for cheques drawn locally; Maximum hold is 7 business days
- Minimum 10 business days for cheques drawn out of Province; Maximum hold is 20 business days
- Minimum 30 business days for cheques drawn out of Country; Maximum hold is 40 business days

The number of business days a deposit is held is only an estimate; we reserve the right to extend the amount of time a hold is placed against your account if payment for the cheque has not been received by us. The length of time funds are held will be different for each customer; decisions are based on the length of time you have dealt with the Regional Office, the amount of funds currently available in your account, the amount and characteristics of the cheque being deposited, including "other" factors not indicated may influence whether the funds will be held.

- *We, Us, Our, PHT, Regional Office*, means Peace Hills Trust Company.

- *You, Your*, means a natural person who owns a Deposit Account.

¹ Monthly Fee is payable even if there is no account activity

² Should the balance of your account reach \$10.00 or less and no account activity has occurred, a monthly paper statement will not be produced and monthly paper statements will be temporarily suspended, unless you notify your Regional Office that account activity has resumed.

³ The Minimum Monthly Balance applicable must be maintained each day of the applicable month to entitle you to the waiver of the Monthly Fee for Personal Deposit Accounts.

⁴ Cheque Image "Front of Cheque" only; Peace Hills Trust reserves the right to destroy processed clearing cheques once electronic image is obtained.

* Not available at all Regional Office locations.

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Service Fee Changes for Personal Deposit Accounts

Effective November 1, 2011 the following Service and Service Fees will change: (Continued)

Account Services and Service Fee Changes

- **Official Cheque** - \$6.50 per Official Cheque (previously \$6.00)
- **Official Cheque Replacement** - \$15.00 (new Service and Service Fee)
- **Process Night Deposit** (*excludes Mortgage, Loan & LOC*) - \$2.00 (new Service and Service Fee)
- **Process Mailed-in Deposit** (*excludes Mortgage, Loan & LOC*) - \$2.00 (new Service and Service Fee)
- **Process Post-Dated Deposit** (*excludes Mortgage, Loan & LOC*) - \$4.00 (new Service and Service Fee)
- **American Express Travellers Cheques:**
 - Cheques for Two – 1.75% (previously 1.00%)
- **Debit Card Replacement Thereafter** - \$25.00 (previously \$5.00)
- **Stop Payments:**
 - Incomplete Details - \$20.00 (new Service and Service Fee)
- **Overdraft Charge** - \$5.00 Minimum Charge (previously \$3.00 Minimum Charge)
- **Dishonoured Items (NSF) Cheque or Preauthorized Debit** - \$40.00 (previously \$35.00)
- **Chargeback** - \$8.00 (previously \$5.00)
- **Cheque Handling Fee in Foreign Currency** - \$15.00 (new Service and Service Fee)
- **Items Received on Collection:**
 - \$5,000.00 or Less - \$15.00 (previously \$12.00)
 - \$5,000.01 - \$25,000.00 - \$20.00 (previously \$12.00)
 - \$25,000.01 and Over - \$30.00 (previously \$12.00)
- **Account Closed within 90 Days of Opening** - \$15.00 (previously \$10.00)
- **Open New Customer Profile** (*previously closed by PHT*) - \$20.00 (new Service and Service Fee)
- **Transfers between Accounts:**
 - In Person - \$1.25 (previously N/C)
 - Telephone/Facsimile - \$4.00 (previously \$3.00)
- **Standing Order: (per Order)**
 - Initial Set-up - \$5.00 (new Service and Service Fee)
 - Each Scheduled Order - \$5.00 (new Service and Service Fee)
 - Official Cheque Preparation for Pick-up - \$5.00 plus O/C (new Service and Service Fee)
- **RRSP Termination Fee / Transfer to another Institution** - \$50.00 (previously \$25.00)
- **Bank Wire Transfers:**
 - \$10,000.00 or Less - \$25.00 (previously \$40.00 or minimum 0.015% of amount)
 - \$10,000.01 - \$50,000.00 - \$45.00 (previously \$40.00 or minimum 0.015% of amount)
 - \$50,000.01 or More - \$75.00 (previously \$40.00 or minimum 0.015% of amount)
- **Incoming Bank Wire** - \$12.00 (previously \$3.00)
- **Recall Bank Wire / On-line Investigation Bank Wire** - \$40.00 (new Service and Service Fee)
- **Transfer Account Balance to another Financial Institution** - \$20.00 (new Service and Service Fee)
- **Balance Inquiry / Print-out since last statement** - \$1.50 (previously \$1.00)
- **Confirmation of Account Balance and/or Interest Paid** - \$25.00 (previously \$10.00)
- **Statement Pick-up / Mailed to Regional Office** - \$5.00 (new Service and Service Fee)
- **Search for Vouchers:**
 - Less than 90 Days - \$5.00 per (\$2.00/item or \$25.00 per hour)
 - Greater than 91 Days - \$25.00/Hr or \$15.00 Minimum (\$2.00/item or \$25.00 per hour)
- **Advice of Transaction** (*Delivered by Regular Mail*) - \$5.00 (new Service and Service Fee)
- **Cheque Image Request** (*Front / Back*)
 - Within 90 Days of Statement Delivery - \$5.00 per (new Service and Service Fee)
 - After 91 Days of Statement Delivery - \$10.00 per (new Service and Service Fee)
- **Safekeeping** (Annual Charge):
 - Envelope: \$35.00 + Tax (previously \$15.00)
 - Package: \$45.00 + Tax (previously \$25.00)
- **Safety Deposit Boxes** (Annual Charge):
 - Small: \$40.00 + Tax (previously \$15.00)
 - Medium: \$55.00 + Tax (previously \$30.00)
 - Large: \$65.00 + Tax (previously \$42.00)
- **Drill Safety Deposit Box** - \$40.00 + Tax + Locksmith (previously Locksmith Fee)
- **Inventory of Safety Deposit Box** (*per Court Order*) - \$40.00 + Tax (previously \$25.00)

Contact your local Regional Office with any inquiry to changes to our service fees or new services. You may also visit our website at www.peacehills.com to obtain a copy of our Guide to Deposit Account and Service Fees for Personal Deposit Accounts.