



A Guide to Deposit Accounts and Service Fees

Personal Deposit Accounts

Effective Date: November 1, 2011



PEACE HILLS TRUST®

This Guide is provided for you as a convenient way to obtain details on Personal Deposit Accounts offered by Peace Hills Trust, including Related Account Information and applicable Service Fees. Any information not contained in this Guide will be made available for you at any one of our Regional Offices.

Deposit Accounts

Account	Monthly Fee ¹	Cheque Charges (per)	Minimum Monthly Balance (MMB ³) to Waive Monthly Fee	Cheque Privileges	Monthly Paper Statement ² without Cheque Image Return Fee	Monthly Paper Statement ² with Cheque Image ⁴ Return Fee (10 Images per page)
Savings	\$3.95	Non-Applicable	\$1,500.00	No	Non-Applicable	Non-Applicable
Chequing	\$5.95	\$0.80	\$1,500.00	Yes	Free	\$2.00/Month
Spirit 55 ⁵	No Charge	No Charge	Non-Applicable	Yes	Free	\$2.00/Month

Hold Funds Policy on Cheques

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. For deposits subject to the holding period, you may expect your deposit to be held for the following number of business days:

- Minimum 5 business days for cheques drawn locally; Maximum hold 7 business days
- Minimum 10 business days for cheques drawn out of Province; Maximum hold 20 business days
- Minimum 30 business days for cheques drawn out of Country; Maximum hold 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. For more information on our Hold Funds Policy on Cheques please contact your Regional Office.

Notice of Change to Services and Service Fees

Peace Hills Trust Service Fees are subject to change from time to time. In the event of a change or increase to Service Fees or if a new Service and Service Fee is introduced a "Notice" will be posted in your Regional Office, on our ABM* machines and electronically on our website at www.peacehills.com 60 Days in advance from the Effective Date. If you receive a Monthly Statement, Notice will be delivered along with your Account Statement at least 30 Days in advance from the Effective Date.

If you are opening any one of the Peace Hills Trust Personal Deposit Accounts listed in this Guide, a representative will provide you with a current "Rate Bulletin" displaying the current Interest Rates applicable to Deposit, Investment and Mortgage/Loan Accounts. Interest Rates are subject to change without notification.

Our Customer Service Commitment and Resolving Your Complaint

Peace Hills Trust is committed to providing you with a "high-level" of courteous and effective Customer Service, as well as ensuring that you receive a prompt reply to any inquiry you may have about our Products or Services. This commitment is extended to addressing concerns that may arise from time to time.

Should you have a concern, please speak directly to the Regional Office representative you usually deal with. Our representatives are there to assist you; they will promptly look into your concern and try to resolve it to your satisfaction.

Our brochure, "Resolving Your Complaint" is available at all Regional Office locations, including our website providing you a detailed account of our Complaint Handling Process; please refer to it should you have any questions. Our Complaint Handling Process may also be found on our website at www.peacehills.com.

- *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.

⁵ Offered to Peace Hills Trust Customers 55 Years of Age or older who apply. Account Benefits include a 0.25% bonus interest on all Guaranteed Investment Certificates deposits and a free standard order of 50 personalized cheques; third-party supplier fees apply on all customized cheque orders (i.e.: personalized monograms, etc.) and accessories. Service Fees waived on per Cheque Charges, Account Transfers and Utility Bill Payments. In addition, a Commission Discount of 0.75% will apply on all American Express Travellers Cheques "Cheques for Two" requests.

* Not available at all Regional Office locations.

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Personal Deposit Account Related Information and Service Fees:

Peace Hills Trust offers a range of banking services you may need from time to time, we have outlined these additional Account Services and their associated Service Fees that are in addition to your Monthly Fee and Full Service Transaction Fees. Account Services and associated Service Fees outlined are charged on a "per-use" basis, unless otherwise noted, and are payable in Canadian Funds.

<u>General Services</u>	<u>Fee</u>	<u>Transfers</u>	<u>Fee</u>
Official Cheque (O/C)	\$6.50	Transfers between Accounts:	
Official Cheque Replacement	\$15.00	In Person	\$1.25
Utility Bill Payment	\$1.25	Telephone / Facsimile	\$4.00
Process Night Deposit* (excludes Mortgage, Loan & LOC)	\$2.00	Regional Office initiated transfer to cover Overdraft	\$4.00
Process Mailed-in Deposit (excludes Mortgage, Loan & LOC)	\$2.00	Standing Orders: (Per Order)	
Process Post-dated Deposit (excludes Mortgage, Loan & LOC)	\$4.00	Initial Set-up	\$5.00
American Express Travellers Cheques: (Commission)		Each Scheduled Order	\$5.00
Single Signature (Cdn and US Funds)	1.00%	Official Cheque Preparation for Pick-up	\$5 + O/C
Cheques for Two (Cdn and US Funds)	1.75%	RRSP Termination Fee / Transfer to another Institution	\$50.00
ABM Withdrawal Fees ^A :		Bank Wire Transfers:	
Canada	\$1.25	\$10,000.00 or Less	\$25.00
United States	\$1.25	\$10,000.01 - \$50,000.00	\$45.00
International	\$1.25	\$50,000.01 or More	\$75.00
Point of Sale Transactions	\$0.35	Incoming Bank Wire	\$12.00
Debit Card Replacement:		Recall Bank Wire / On-line Investigation Bank Wire	\$40.00
First Card	N/C	Transfer Account Balance to another Financial Institution	\$20.00
Replacement Card	\$5.00		
Replacement Card Thereafter	\$25.00		
Personalized Cheques:		<u>Record Keeping</u>	
Single plus Accessories	3 rd Party	Balance Inquiry / Print-out since last statement	\$1.50
Duplicates plus Accessories	3 rd Party	Duplicate Account Statement	\$5.00
		Confirmation of Account Balance and/or Interest Paid	\$25.00
		Statement Pick-up / Mailed to Regional Office	\$5.00
		Search for Vouchers:	
		Less than 90 Days	\$5.00 per
		Greater than 91 Days	\$25/Hr or
			\$15.00 min
		Advice of Transaction (Delivered via Regular Mail)	\$5.00
		Cheque Image Request: (Front / Back)	
		Within 90 Days of Statement Delivery	\$5.00 per
		After 91 Days of Statement Delivery	\$10.00 per
		<u>Safekeeping</u>	
		Safekeeping (Annual Charge plus Applicable Taxes ^B)	
		Envelope: (Maximum 8 1/2" x 14" x 1" Thickness)	\$35 + Tax
		Package: (Maximum 8 1/2" x 14" x 2" Thickness)	\$45 + Tax
		Access Fee: (1 Free Access per Agreement, thereafter)	\$13 per
		Termination of Safekeeping Agreement:	
		If you choose to end your Safekeeping Agreement within the first 6 months of the Annual Charge Period ^C , a 6 month Service Fee shall apply; after 6 months our Annual Charge will apply.	
		Safety Deposit Boxes ^D (Annual Charge plus Applicable Taxes ^B)	
		Small: (1 1/2" x 5" x 24")	\$40 + Tax
		Medium: (2 1/2" x 5" x 24")	\$55 + Tax
		Large: (3 1/4" x 5" x 24")	\$65 + Tax
		Replace Lost Safety Deposit Box Key	\$20 + Tax
		Drill Safety Deposit Box	\$40 + Tax
			+ Locksmith
		Inventory of Safety Deposit Box (per Court Order)	\$40 + Tax
		Closing of Safety Deposit Box:	
		If you choose to end your Safety Deposit Box Agreement within the first 6 months of the Annual Charge Period ^C , a 6 month Service Fee shall apply; after 6 months our Annual Charge will apply.	
<u>Cheque and Pre-authorized Payment Handling</u>			
Certified Cheques:			
Customer	\$10.00		
Non-customer	\$15.00		
Stop Payments:			
Complete Details	\$12.00		
Incomplete Details	\$20.00		
Overdraft Handling Fee / Items Covered	\$5.00		
Overdraft Charge**	\$5.00 min		
Dishonoured Items (NSF) - Cheque or Preauthorized Debit	\$40.00		
Chargeback (Item Deposited and Returned Dishonoured)	\$8.00		
Manual Cheque or Pre-authorized Payment Processing Fee	\$8.00		
Cheque Handling Fee in Foreign Currency	\$15.00		
Items Received on Collection:			
\$5,000.00 or less	\$15.00		
\$5,000.01 - \$25,000.00	\$20.00		
\$25,000.01 and Over	\$30.00		
Collection Items Sent and Returned Unpaid	\$15.00		
Non-Customer Cheque Processing Fee:			
\$100.00 or less	\$3.00 min		
\$100.01 or more	3% of Chq		
Government of Canada Cheque (Maximum value of Government of Canada Cheque no more than \$1,500.00)	N/C		
<u>Inactive Accounts and Account Closure</u>			
Account Closed within 90 Days of Opening	\$15.00		
Open New Customer Profile (Previously closed by PHT)	\$20.00		
Inactive/Dormant/Unclaimed Accounts (12 Months of Inactivity)			
Non-reply to Notice / Annual Maintenance Fee	\$25.00		
Inactive Account with a Balance of \$10.00 or less:			
In the event your account remains inactive and reaches a balance of \$10.00 or less after our Service Fee is collected, the account will be closed with no further notice to you.			

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

* Not available at all Regional Office locations

** Standard Rate of Interest for Overdrafts not covered by Overdraft Protection applicable to Personal Savings and Chequing Accounts is 24.0% per annum, calculated daily on the daily closing overdrawn balance and charged monthly. An Overdraft Handling Fee for each Overdraft transaction will apply.

^A Other Financial Institutions may charge fees for use of their Automated Banking Machine(s)

^B Plus GST, HST as required by Federal and Provincial legislation

^C Annual Charge Period is the calendar period of January 1 to December 31

^D Not all sizes are available at all Regional Offices

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