

A Guide to Deposit Accounts and Service Fees

Business Deposit Accounts

Effective Date: November 1, 2011



PEACE HILLS TRUST®

This Guide is provided for you as a convenient way to obtain details on Business 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 ²) to Waive Monthly Fee	Monthly Paper Statement Fee Cheque Image not Included	Monthly Paper Statement with Cheque Image ³ Return Fee (10 Images per page)
Business	\$14.95	\$0.80	\$10,000.00	\$1.00	\$0.50 per Page Minimum \$2.00/Month
Cash Management	Monthly Fee and/or Annual Fee determined by the Authorized Amount of the Loan Facility. Account is subject to an Annual Review and Approval. Inquire with your Regional Office Representative for further information.				

Business Account Opening

Want to open a Business Deposit Account; our knowledgeable staff will assist you with identifying what type of account you need: Sole Owner/Proprietorship, Partnership, Band/First Nation, Incorporated/Limited Company or Unincorporated Organization, Society, Churches.

We understand how important your business/organization is; we are here to help make sure your account is opened in a timely and efficient manner. To assist us, call your Regional Office and schedule an appointment. Ensure all Authorized Signatories for the account attend the appointment and bring with them, two current pieces of Accepted Identification. Absence of an Account's Authorized Signer may result in a delay in account opening. Bring "Original" Documents; in the absence of an "Original," we may request that a Notarized copy be provided instead, facsimiles are not accepted.

Hold Funds Policy on Cheques

When cheques are presented for deposit to your account over-the-counter, the deposit may be subject to a "holding period" restricting access to the full amount, or portion thereof, of your deposit. 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 Business 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.

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

- You, Your, means an Entity who owns a Deposit Account.

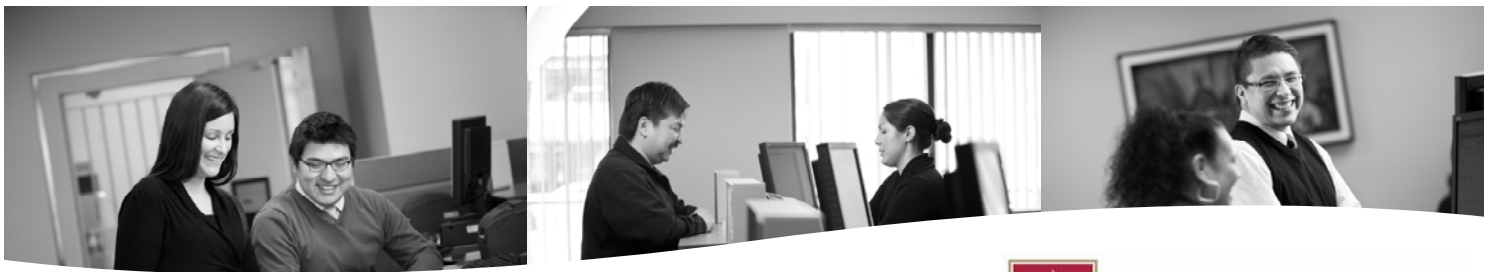
¹ Monthly Fee is payable even if there is no account activity.

² 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 Business Deposit Accounts with Chequing privileges.

³ Cheque Image "Front of Cheque" only; exception Solicitor's Trust Account where Cheque Image "Front and Back of Cheque" is provided. Peace Hills Trust reserves the right to destroy processed clearing cheques once electronic image is obtained. Cheque Image Return Fee will be charged 30 days in arrears; Cheque Image Return Fee is based on previous month's cheque volumes.

* Not available at all Regional Office locations.

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Business 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 (OC)	\$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	\$10.00
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
ABM Withdrawal Fees ^A : (Sole Owner/Proprietor Accounts Only)		Each Scheduled Transfer	\$5.00
Canada	\$1.25	Official Cheque Preparation for Pick-up	\$5 + OC
United States	\$1.25	Transfer Account Balance to another Financial Institution	\$20.00
International	\$1.25	Bank Wire Transfers:	
Point of Sale Transactions	\$0.35	\$10,000.00 or Less	\$25.00
Debit Card Replacement:		\$10,000.01 - \$50,000.00	\$45.00
First Card	N/C	\$50,000.01 or More	\$75.00
Replacement Card	\$5.00	Incoming Bank Wire Transfer	\$12.00
Replacement Card Thereafter	\$25.00	Recall Bank Wire / On-line Investigation Bank Wire	\$40.00
Business Cheque Orders:		<u>Record Keeping</u>	
Single Cheques plus Accessories	3 rd Party	Balance Inquiry / Print-out since last statement	\$1.50
Duplicate Cheques plus Accessories	3 rd Party	Duplicate Account Statement	\$5.00
<u>Cheque and Pre-authorized Payment Handling</u>		Confirmation of Account Balance and/or Interest Paid	\$25.00
Certified Cheques:		Bank Confirmation for Auditors (per Bank Confirmation)	\$25.00
Customer	\$10.00	Statement Pick-up / Mailed to Regional Office	\$5.00
Non-Customer	\$15.00	Search for Vouchers:	
Stop Payments:		Less than 90 Days	\$5.00 per
Complete Details	\$12.00	Greater than 91 Days	\$25/Hr or
Incomplete Details	\$20.00		\$15.00 Min
Overdraft Cheque Handling Fee / Items Covered	\$5.00	Advice of Transaction (Delivered via Regular Mail)	\$5.00
Overdraft Charge***	\$5.00 Min.	Cheque Image Request: (Front and Back)	
Dishonoured Items (NSF) - Cheque or Preauthorized Debit	\$40.00	Within 90 Days of Statement Delivery	\$5.00 per
Chargeback (Item Deposited and Returned Dishonoured)	\$8.00	After 91 Days of Statement Delivery	\$10.00 per
Manual Cheque or Preauthorized Payment Processing Fee	\$8.00	<u>Depository Services</u>	
Cheque Handling Fee in Foreign Currency	\$15.00	Deposit – Branch Cheque Deposits	\$2.00 each
Items Received on Collection:		Deposit – Branch Currency / Coin Deposits:	
\$5,000.00 or less	\$15.00	Cash Deposit – CDN Notes (per \$1,000)	\$2.00
\$5,000.01 - \$25,000.00	\$20.00	Cash Deposit – US Notes (per \$1,000)	\$2.50
\$25,000.01 and Over	\$30.00	Coin Deposit – (per \$100, US Coin accepted at Par)	\$2.00
Collection Items Sent and Returned Unpaid	\$15.00	Currency Supplied ^E : (plus Third Party Delivery Service Fees)	
Non-Customer Cheque Processing Fee:		CDN Cash Order – per bundle (per 100 Notes)	\$1.00
\$100.00 or less	\$3.00 Min.	US Cash Order – per bundle (per 100 Notes)	\$1.50
\$100.01 or more	3% of Chq.	CDN Coin Order – per roll	\$0.25
View Cheque Images On-Line (Electronic Banking)	\$1.50 each	Night Depository Service: (Annual Charge plus Taxes ^B)	
<u>Inactive Accounts and Account Closure</u>		Pouch Service – Pouch Supplied by Regional Office	\$35 + Tax
Account Closed within 90 Days of Opening	\$20.00	Closed Bag Service	\$45 + Tax
Open New Customer Profile** (Previously closed by PHT)	\$40.00	Night Depository Replacement Services: (per Incident)	
Inactive/Dormant/Unclaimed Accounts (12 Months Inactivity)		Replacement of Pouch	\$35 + Tax
Non-reply to Notice – Annual Maintenance Fee	\$25.00	Replacement of Key	\$25 + Tax
Inactive Account with a Balance of \$10.00 or less:		Replacement of Depository Key	\$40 + Tax
If the event your account remains inactive and reaches a balance		Cancel Night Depository Service: (Refund, if any, deposited to your account)	
of \$10.00 or less after our Service Fee is collected, the account		Should you choose to end your Night Depository Agreement within	
will be closed with no further notice to you.		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.	

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- You, Your, means an Entity who owns a Deposit Account.

* Not available at all Regional Office locations

** Open New Customer Profile Service Fee subject to payment of all, if any, outstanding Sundry Losses incurred prior to account closure

*** Standard Rate of Interest for Overdrafts not covered by Overdraft Protection applicable to Business 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 ABMs

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

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

^D Some sizes are not available at some Regional Offices

^E Cash Order requests must be received by the Regional Office within 72 hours of the requested delivery date; Third-party delivery charge (armoured car service) will apply to your cash order. Cash Order cancellations are subject to a Cancellation Fee of the full cost of the Third-party delivery charge.

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