PHT Business Account	Electronic Chequing	Low Fee	Low - Mid Chequing	Mid Chequing	High Value Chequing	us	PHT Everyday Savings
	Digital Chequing	PHT Business First	PHT Value	PHT Business Enhanced	PHT Business Preferred	US Chequing **if available**	PHT Business Savings
Benefits per month -	\$5.00 for Unlimited Electronic Debits and Credits & Unlimited Interac e-Transfers	\$5.00 for up to 10 transactions and 2 Interac e-Transfers and \$1.25 for each additional transaction	\$25.00 for up to 35 transactions & 4 Interac e-Transfers and \$1.25 for each additional transaction	\$50.00 for up to 60 transactions & 5 Interac e-Transfers and \$1.25 for each additional transaction	\$90.00 for Unlimited transactions & Unlimited Interac e-Transfers	\$2.50 for up to 4 Debit transactions	\$0,00 for up to 2 Debit transactions
Monthly Administration Fee	\$5.00	\$5.00	\$25.00	\$50.00	\$90.00	\$2.50	\$0.00
Monthly Admin Fee 'Minimum Balance' Exemption Tier	\$15,000.00	\$15,000.00	\$25,000.00	\$25,000.00	\$30,000.00	N/A	N/A
Interest	N/A	N/A	N/A	N/A	N/A	N/A	Flat
Interest Notes/Description	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interest Paid *Interest rates subject to change without notice	N/A	N/A	N/A	N/A	N/A	N/A	Monthly
Interest Tiers	N/A	N/A	N/A	N/A	N/A	N/A	Flat
Paper Statement - mailed without images	N/A	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Paper State <mark>ment - mail</mark> ed with images	N/A	\$5.00	\$5.00	\$5.00	\$5.00	N/A	N/A
Online Statement Viewing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Online <mark>Che</mark> que Viewi <mark>ng</mark>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A
In Branch Withdrawal	\$2.50	\$1.25	\$1.25	\$1.25	\$1.25	\$2.00	\$5.00
In <mark>Bran</mark> ch Transf <mark>er</mark>	\$2.50	\$1.25	\$1.25	\$1.25	\$1.25	\$2.00	\$5.00
In Branch Bill Payment	\$2.50	\$1.25	\$1.25	\$1.25	\$1.25	\$2.00	N/A
Cheques	N/A	\$1.25	\$1.25	\$1.25	\$1.25	\$2.00	N/A
Pre-Authorized Payments	\$0.00	\$1.25	\$1.25	\$1.25	\$1.25	\$2.00	N/A
Internet Trans <mark>fer</mark>	\$0.00	\$1.25	\$1.25	\$1.25	\$1.25	N/A	\$5.00
Internet Bill Payment	\$0.00	\$1.25	\$1.25	\$1.25	\$1.25	N/A	N/A
ABM Bill Pay <mark>ment</mark>	\$0.00	\$1.25	\$1.25	\$1.25	\$1.25	N/A	N/A
Interac e-Transfer - Send Money	\$0.00	\$1.25	\$1.25	\$1.25	\$1.25	N/A	N/A
Interac e-Transfer - Requ <mark>est Money</mark>	\$0.00	\$1.25	\$1.25	\$1.25	\$1.25	N/A	N/A
Interac e-Transfer - Fulfilling a request	\$0.00	\$1.25	\$1.25	\$1.25	\$1.25	N/A	N/A
Interac e-Tran <mark>sfer - Auto Deposit</mark>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Home ABM Debit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.50	N/A
Interact/Exchange ABM Debit (Overlimit Fees would Apply)	N/C From PHT	N/C From PHT	N/C From PHT	N/C From PHT	N/C From PHT	N/C From PHT	N/A
Interac POS	\$0.00	\$1.25	\$1.25	\$1.25	\$0.00	\$N/A	N/A
US/International ABM Debit	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$7.00	N/A
Overdraft Handling Fee	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00

