

A Guide to Deposit Accounts and Service Fees

Personal Deposit Accounts

Effective Date: March 1, 2014



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 personal deposit account, either "in-person" with our employee at a Regional Office or through our Automated Teller Machines (ATM**), the deposit may be subject to a "holding period" restricting access to the full amount, or portion thereof, of your deposit. Deposits subject to a hold; 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:

- ⁶ Canadian Dollar cheque, not exceeding \$1,500, drawn on a financial institution's branch located in Canada deposited (a) in-person with our employee at a Regional Office, the maximum hold is 4 business days; or (b) through our ATM, the maximum hold is 5 business days
- ⁶ Canadian Dollar cheque, exceeding \$1,500, drawn on a financial institution's branch located in Canada deposited (a) in-person with our employee at a Regional Office, the maximum hold is 7 business days; or (b) through our ATM, the maximum hold is 8 business days
- ⁷ Non-Canadian Dollar cheque, drawn on a financial institution's branch located in Canada deposited either in-person with our employee at a Regional Office or through our ATM; the minimum hold is 10 business days. The maximum hold is estimated to be 20 business days
- ⁷ Non-Canadian Dollar cheque, drawn on a financial institution's branch located outside of Canada deposited either in-person with our employee at a Regional Office or through our ATM; the minimum hold is 30 business days. The maximum hold is estimated to be 40 business days

In the event a cheque you deposited is returned unpaid for any reason, either during or after the expiry of the applicable hold period, we have the right to charge the amount of the cheque to your account. Some cheques may be sent on "collection," meaning that the funds will be credited to your account only if and when we receive payment from the financial institution on which the cheque is drawn. Please note: a "Business Day" is defined as a 24-hour period that does not include Saturdays, Sundays and holidays.

For more information on our Hold Funds Policy on Cheques please contact your Regional Office.

Access to Deposited Funds Policy⁸

Our "Access to Deposited Funds Policy" applies only to Canadian Dollar cheques, drawn on a financial institution's branch located in Canada, that are deposited to your account which is subject to the Hold Funds Policy on Cheques.

An Access to Deposited Funds cash withdrawal limit may apply to cheque deposits you make through a Regional Office with our employee or through our ATM. This is the dollar amount you will have access to until the hold period expires on your deposit.

For more information on our Access to Deposited Funds Policy please contact your Regional Office.

- *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.

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 Certificate 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.

⁶ We reserve the right to extend the hold period and refuse access to deposited funds in the following exceptional circumstances, including (a) we have reasonable grounds to believe the deposit is being made for illegal or fraudulent purposes; or (b) the account has been open for less than 90 days; or (c) the cheque or other instrument has been endorsed more than once; or (d) the cheque or other instrument that is deposited is "Stale Dated," or the cheque or other instrument is deposited at least six months after the date of the cheque; or (e) the deposited cheque is not encoded with magnetic ink character recognition or is not readable by operational systems (for example, if damaged or mutilated). The hold period under these circumstances is estimated to be 30 business days.

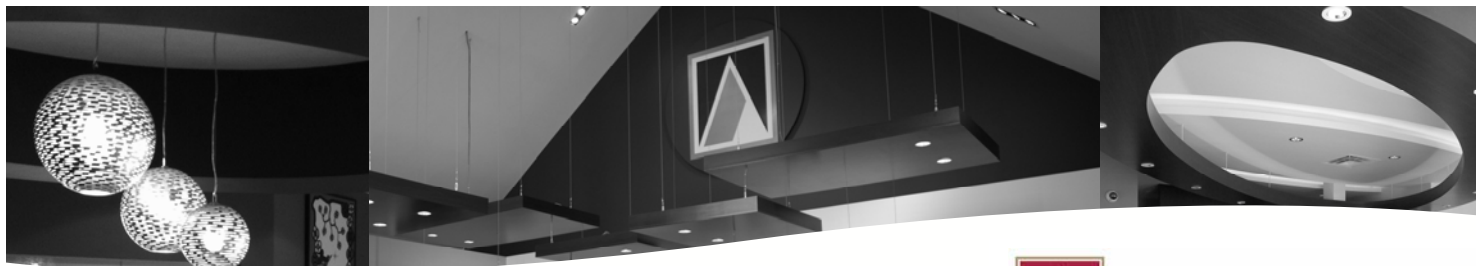
⁷ The number of business days a deposit is held is only an estimate; we reserve the right to extend the amount of time a hold is placed against your account if payment for the cheque has not been received by us.

⁸ Access to Deposited Funds Policy provides you unrestricted access to the first \$100 of all funds deposited by a cheque or other instrument on any one day. We maintain the right to restrict access to the first \$100 should exceptional circumstances identified in "Footnote 6" become applicable; we will further provide you "in-writing" our Notice of Refusal and Statement with contact information for the Financial Consumer Agency of Canada, should you have a complaint.

* Cheques for purpose of this policy are paper-based cheques, also include bank drafts, money orders, certified cheques and other instruments deposited in Canada that are fully encoded with magnetic ink to allow for character recognition, and are not damaged or mutilated.

** 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)	\$7.50	Transfers between Accounts:	
Official Cheque Replacement	\$15.00	In Person	\$1.25
Utility Bill Payment:		Telephone / Facsimile	\$4.00
In-Branch	\$1.50	Regional Office initiated transfer to cover Overdraft	\$4.00
ATM, Telephone Banking	\$1.25	Standing Orders: <i>(Per Order)</i>	
Process Night Deposit**	\$2.00	Initial Set-up	\$5.00
Process Mailed-in Deposit	\$2.00	Each Scheduled Order	\$5.00
Process Post-dated Deposit	\$4.00	Official Cheque Preparation for Pick-up	\$5.00 + O/C
American Express Travellers Cheques: <i>(Commission)</i>		RRSP Termination Fee / Transfer to another Institution	\$100.00
Single Signature <i>(Cdn and US Funds)</i>	1.00%	Bank Wire Transfers:	
Cheques for Two <i>(Cdn and US Funds)</i>	1.75%	\$10,000.00 or Less	\$30.00
ATM Network Access Fee ^A :		\$10,000.01 - \$50,000.00	\$50.00
Canada	\$1.50	\$50,000.01 or More	\$80.00
United States	\$4.00	Incoming Bank Wire	\$12.00
International	\$4.00	Recall Bank Wire / On-line Investigation Bank Wire	\$40.00
ATM Deposit in US Funds – Cash or Cheque <i>(per deposit)</i>	\$20.00 per	Transfer Account Balance to another Financial Institution	\$20.00
Point of Sale Transactions	\$0.50		
Debit Card Replacement:		<u>Record Keeping</u>	
First Card	N/C	Balance Inquiry / Print-out since last statement	\$1.50
Replacement Card	\$5.00	Duplicate Account Statement	\$5.00
Personalized Cheques:		Duplicate T4RRSP, T5, NR4	\$10.00 per
Single plus Accessories	3 rd Party	Confirmation of Account Balance and/or Interest Paid	\$25.00
Duplicates plus Accessories	3 rd Party	Statement Pick-up / Mailed to Regional Office	\$5.00
		Search for Vouchers / Respond to Legal Search Warrant:	
<u>Cheque and Pre-authorized Payment Handling</u>		Less than 90 Days	\$10.00 per
Certified Cheques:		Greater than 91 Days	\$30/Hr or \$15.00 min
Customer	\$10.00	Garnishment Order Payment <i>(per Order)</i>	\$150.00
Non-customer	\$20.00	Advice of Transaction <i>(Delivered via Regular Mail)</i>	\$5.00
Stop Payments:		Cheque Image Request: <i>(Front / Back)</i>	
Complete Details	\$15.00	Within 90 Days of Statement Delivery	\$5.00 per
Incomplete Details	\$20.00	After 91 Days of Statement Delivery	\$10.00 per
Overdraft Handling Fee / Items Covered	\$5.00	<u>Safekeeping</u>	
Overdraft Charge <i>(24.0% on overdrawn balance^B)</i>	\$5.00 min	Safekeeping: <i>(Annual Charge plus Applicable Taxes^C)</i>	
Dishonoured Items (NSF) - Cheque or Preauthorized Debit	\$45.00	Envelope <i>(Maximum 8 ½" x 14" x 1" Thickness)</i>	\$35 + Tax
Chargeback <i>(Item Deposited and Returned Dishonoured)</i>	\$8.00	Package <i>(Maximum 8 ½" x 14" x 2" Thickness)</i>	\$45 + Tax
Manual Cheque or Preauthorized Payment Processing Fee	\$8.00	Access Fee <i>(1 Free Access per Agreement, thereafter)</i>	\$13 per
Cheque Handling Fee in Foreign Currency	\$15.00	Termination of Safekeeping Agreement:	
Items Received on Collection:		If you choose to end your Safekeeping Agreement within the first 6 months of the Annual Charge Period ^D , a 6 month Service Fee shall apply; after 6 months our Annual Charge will apply.	
\$5,000.00 or less	\$15.00	Safety Deposit Boxes ^E : <i>(Annual Charge plus Applicable Taxes^C)</i>	
\$5,000.01 - \$25,000.00	\$30.00	Small (1 ½" x 5" x 24")	\$40 + Tax
\$25,000.01 and Over	\$125.00	Medium (2 ½" x 5" x 24")	\$55 + Tax
Collection Items Sent and Returned Unpaid	\$15.00	Large (3 ¼" x 5" x 24")	\$65 + Tax
Non-Customer Cheque Processing Fee	\$10.00	Replace Lost Safety Deposit Box Key	\$20 + Tax
Government of Canada Cheque <i>(up to \$1,500.00)</i>	N/C	Drill Safety Deposit Box	\$40 + Tax + Locksmith
<u>Inactive Accounts and Account Closure</u>		Inventory of Safety Deposit Box <i>(per Court Order)</i>	\$40 + Tax
Account Closed within 90 Days of Opening	\$20.00	Closing of Safety Deposit Box:	
Open New Customer Profile <i>(Previously closed by PHT)</i>	\$20.00	If you choose to end your Safety Deposit Box Agreement within the first 6 months of the Annual Charge Period ^D , a 6 month Service Fee shall apply; after 6 months our Annual Charge will apply.	
Inactive/Dormant/Unclaimed Accounts: <i>(12 Months of Inactivity)</i>			
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.			

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 ATM** machines and electronically on our website at www.peacehills.com 60 Days in advance from the Effective Date; with a copy of the "Notice" available for you at your servicing Regional Office.

** Not available at all Regional Office locations

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

^B 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.

^C Plus GST and/or PST or HST as required by Federal and Provincial legislation

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

^E Not all sizes are available at all Regional Offices

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