



Personal Account Service Charges

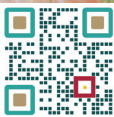
PHT Spirit 55 & PHT Share

Effective October 1, 2024



PEACE HILLS TRUST®

Locations



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PHT Personal Account	Chequing	Chequing
	PHT Spirit 55	PHT Share
Benefits per month -	\$0.00 for Unlimited transactions & Unlimited Interac e-transfers	\$0.00 for Unlimited transactions & Unlimited Interac e-transfers
Monthly Administration Fee	\$0.00	\$0.00
Monthly Admin Fee 'Minimum Balance' Exemption Tier	\$0.00	\$0.00
Discount - Seniors' Discount	Anyone 55+	Samson Cree Nation Band Member
Interest Notes/Description	N/A	N/A
Interest Paid <small>*Interest rates subject to change without notice</small>	N/A	N/A
Interest Tiers	N/A	N/A
Paper Statement - mailed without images	N/A	N/A
Online Statement Viewing	N/A	N/A
Online Cheque Viewing	N/A	N/A
In Branch Withdrawal	\$0.00	\$0.00
In Branch Transfer	\$0.00	\$0.00
In Branch Bill Payment	\$0.00	\$0.00
Pre-Authorized Payments	\$0.00	\$0.00
Internet Transfer	\$0.00	\$0.00
Internet Bill Payment	\$0.00	\$0.00
ABM Bill Payment	\$0.00	\$0.00
Interac e-Transfer - Send Money	\$0.00	\$0.00
Interac e-Transfer - Request Money	\$0.00	\$0.00
Interac e-Transfer - Fulfilling a request	\$0.00	\$0.00
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00
Home ABM Debit	\$0.00	\$0.00
Interact/Exchange ABM Debit <small>(Overlimit Fees would Apply)</small>	N/C From PHT	N/C From PHT
Interac POS	\$0.00	\$0.00
US/International ABM Debit	\$4.00	\$4.00
Overdraft Handling Fee	\$5.00	\$5.00