

PHT Personal Account	Chequing	Chequing
	PHT Achieve Youth	PHT Excel Student
Benefits per month -	Youth 14 & Under - \$0.00 for Unlimited transactions & Unlimited Interac e-transfers	Student 14 yrs up to University \$0.00 for Unlimited transactions & Unlimited Interac e-transfers
Monthly Administration Fee	\$0.00	\$0.00
Monthly Admin Fee 'Minimum Balance' Exemption Tier	N/A	N/A
Discount - Seniors' Discount	N/A	N/A
Interest Notes/Description	N/A	N/A
Interest Paid *Interest rates subject to change without notice	N/A	N/A
Interest Tiers	N/A	N/A
Paper Statement - mailed without images	N/A	N/A
Online Statement Viewing	\$0.00	\$0.00
Online Cheque Viewing	\$0.00	\$0.00
In Branch Withdrawal	\$0.00	\$0.00
In Branch Transfer	\$0.00	\$0.00
In Br <mark>anch Bill Payme</mark> nt	\$0.00	\$0.00
Cheques	\$0.00	\$0.00
Pre-Aut <mark>horized Paymen</mark> ts	\$0.00	\$0.00
Internet Transfer	\$0.00	\$0.00
I <mark>nternet Bill Paym</mark> ent	\$0.00	\$0.00
ABM Bill Payment	\$0.00	\$0.00
Interac e <mark>-Transfer - Send M</mark> oney	\$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 (Overlimit Fees would Apply)	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	N/A	N/A