



**NOTICE OF CHANGES**  
**Schedule of Charges and Service Charge Plan - Business Account**  
**Effective May 1, 2017**

<b>I. <u>Change of Schedule of Charges</u></b>	<b><u>Current Fee</u></b>	<b><u>New / Revised Fee</u></b>
Cheque Deposit CAD Account, each	\$0.15	\$0.20
Paper Item Withdrawal, each	N/A	\$0.80*
Cash Deposit, notes counted	0.18%	0.225%
Cash Supply, notes plus out of pocket expenses	\$1.8* per bundle	\$1.80* per thousand dollar
Post-dated Cheque held for deposit to your account, each	\$2.80*	\$3.00*

\* For US dollar accounts, same amount will be charged in US currency.  
For the detailed Fees and Charges of all account and product service charges, please refer to the Schedule of Charges.

**II. 3 New Service Charge Plan**

Effective May 1, 2017, below 3 new service charge plans will be offered to customers and will replace the existing 11 standard service plans to better suit our customer's needs. The existing 11 standard service charge plans will be discontinued and will no longer be offered to customers with effective on May 1, 2017.

Waived transaction	<b>Plan 1 – Essential Plan</b>	<b>Plan 2 – Enhanced Plan</b>	<b>Plan 3 – Comprehensive Plan</b>
Monthly fee	\$20.00	\$50.00	\$120.00
Debit transaction	40	80	250
Credit transaction	40	80	250
Cash deposit	\$4,000	\$8,000	\$25,000
Cheque deposit	40	80	250
Merchant account other than UnionPay	Free credit transactions for merchant account	Free credit transactions for merchant account	Free credit transactions for merchant account
UnionPay merchant account	Free administration fee and credit transactions fee	Free administration fee and credit transactions fee	Free administration fee and credit transactions fee
Internet Banking	No set up Fee	No set up Fee	No set up Fee

**The following Service Charge Plans will be discontinued with effective May 1, 2017**

Plan name	Basic	Standard	Value-Added	Enhanced	Elite	Optimum
Monthly Plan Fee	\$15	\$25	\$40	\$80	\$150	\$250

Plan name	Basic II	Standard II	Value-Added II	Enhanced II	Elite II
Monthly Plan Fee	\$15	\$25	\$40	\$80	\$150