



Desjardins
Bank, N.A.

SERVICE CHARGE SCHEDULE

All service charges effective May 1, 2012

| | |
|---|------------------------------------|
| Returned/Hold Mail – Per Statement | \$5.00 each |
| Stop Payment (valid 6 months) | \$30.00 each |
| Overdraft/NSF Charges (including ACH debit) | \$35.00 per item |
| Check Deposited Returned Unpaid | |
| Canada | \$25.00 each |
| Domestic | \$10.00 each |
| Research/Photocopy and Account Reconciliation | |
| One (1) hour minimum | \$20.00 per hour |
| Per copy | \$5.00 each |
| Interim Statement | \$7.00 each |
| Internal Transfers Between Desjardins Bank Accounts by Fax or Email | \$5.00 each |
| Account Closing (open less than 6 months) | \$50.00 per account |
| Official Checks | |
| Customer | \$7.00 each |
| Non-customer | \$12.00 each |
| Drafts in Foreign Currency | |
| Customer | \$10.00 each |
| Non-customer | \$25.00 each |
| Traveler's Checks | 1% Min. \$5.00 |
| Canadian Dollar Currency Exchange (buy/sell) | |
| Customer | N/C |
| Non-customer | \$5.00 per exchange |
| Encashment of Checks by Non-Customers | |
| Traveler's checks & checks drawn on Desjardins Bank | |
| Under \$1,000.00 | \$5.00 |
| Equal to or over \$1,000.00 | 1% of full check amt |
| Collections | |
| Domestic incoming | \$25.00 |
| Incoming from foreign banks | \$35.00 |
| Domestic outgoing | \$25.00 plus postage and insurance |
| Outgoing to foreign banks | \$35.00 plus postage and insurance |
| Night Depository Bags (qty 50) | \$30.00 |
| Night Depository Replacement Key | \$25.00 |
| Levy & Garnishment | \$100.00 |
| Estate Settlement & Guardianship | \$25.00 |

SERVICE CHARGE SCHEDULE (continued)

All service charges effective May 1, 2012

| | |
|---|---|
| ATM (Proprietary) | N/C |
| ATM (Nonproprietary) | |
| Cash withdrawal | \$1.00 |
| Balance inquiry | \$0.75 |
| Account transfer | \$1.00 |
| POS direct debit | N/C |
| POS refund | N/C |
| Debit Check Card Replacement After 2nd Card | \$8.00 |
| Notary Public Service | \$10.00 |
| Dormant Account | \$10.00 per month |
| Counter Checks | \$0.50 per check |
| Fax (sent & received) | \$1.00 per page Minimum \$5.00 |
| Fax to Foreign Country | \$1.50 per page Minimum \$5.00 |
| Direct Deposit / Preauthorized Debit | N/C |
| Safe Deposit Boxes | |
| 3 x 5 | \$25.00 |
| 3 x 10 | \$45.00 |
| 5 x 10 | \$75.00 |
| 10 x 10 | \$125.00 |
| Key replacement | \$25.00 |
| Drilling charge | \$225.00 |
| Wire Transfers | |
| Domestic | |
| Outgoing | \$25.00 |
| Incoming via FRB | \$15.00 |
| International | |
| Outgoing to Desjardins entities | \$15.00 |
| Outgoing to other destinations | \$40.00 |
| Incoming via Desjardins Group or less than \$3,000.00 | \$8.00 |
| Incoming non-customer (PUPID) | \$35.00 |
| Bank Account Balance Confirmation | \$25.00 each |
| Business Account Application | \$25.00 |
| Online Banking Setup Fee (consumer) | N/C |
| Online Banking Setup Fee (business) | \$10.00 |
| Online Banking Monthly Fee (business) | \$10.00 |
| Rate on overdraft account | 15.00% Annual rate calculated daily |
| Mortgage Loans | |
| Loan processing fee | \$300.00 |
| Underwriting fee | \$200.00 |
| Tax service fee | \$65.00 |
| Document preparation fee | \$250.00 |
| Appraisal fee (single family) | \$350.00 |
| Credit report fee | \$20.00 |
| Flood determination | \$14.00 |
| Consumer Loans | |
| Document preparation fee | \$50.00 |



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