

To better serve your business, we have created this brochure, which highlights some of our products and services along with their associated standard fees and charges. It's an easier way for you to reference the business banking services you may need day to day.

We continue to find ways to help better serve your business banking needs. We have combined our flexible and responsive products and services to create a business banking solution that helps you save time and money.

Please speak to your account manager or call one of our business advisors at 1-800-769-2520 to discuss your options.

## AUTOMATED TELLER/CARD SERVICES

<b>Banking machine access</b>	
<i>Interac</i>	\$1.50 per withdrawal
PLUS <sup>®</sup> system (within North America)	\$3.00 per withdrawal
PLUS system (outside of North America)	\$5.00 per withdrawal
<b>Cross-border debits</b>	
Cross-border point-of-sale purchase when using the Business Client Card outside of Canada (in addition to debit transaction fee)	\$1.00 each

The cross-border debit fee is charged after a foreign currency purchase has been converted to Canadian dollars at an exchange rate 2.5% over the Interbank Spot Rate (as defined by Acxys Corporation) in effect at the time of processing. Exchange rates fluctuate, and as such, the rate applied will usually differ from a posted exchange rate at the time of purchase.

## DEPOSITS

<b>Depository services</b>	
Night and Day deposit bags	\$15.00 <sup>1</sup> per 50 bags \$30.00 <sup>1</sup> per 100 bags \$60.00 <sup>1</sup> per 200 bags \$135.00 <sup>1</sup> per 500 bags
<i>FastDeposit Plus</i> <sup>®</sup>	\$25.00 <sup>1</sup> per 100 bags and deposit slips

## Deposits/credits

Electronic	\$0.60 each
Paper	\$1.00 each
<b>Currency deposited</b>	
Night and Day deposit	\$2.00 <sup>21</sup> per \$1,000
ATM deposit	\$2.15 per \$1,000
In-branch deposit	\$2.25 per \$1,000
<b>Currency supplied</b>	
Cash	\$1.00 <sup>1</sup> per \$1,000
Coin rolled and counted	\$0.16 <sup>1</sup> per roll
<b>Items deposited</b>	
Cdn or U.S. dollars	\$0.20 each
<b>Items deposited, returned unpaid</b>	
Returned for any reason	\$7.00 per item
<b>Trusted Deposit Service</b>	
Monthly maintenance fee — up to 200 accounts	\$50.00 minimum
Monthly maintenance fee — beyond 200 accounts	\$0.25 per account
Optional fees — reports	\$40.00 per report, per month

## U.S. float fee

A U.S. float fee is charged when same-day value is given for U.S. cheques deposited into an account and given credit, but settlement is not received from the U.S. bank on which the cheques are drawn until several days later. The U.S. float may be charged at a variable fee when the average monthly credit balance in the account is less than the average monthly U.S. float-balance requirement. If the account balance is equal to or greater than the average monthly float-balance requirement, no U.S. float fee will be charged.

*Ask your account manager for details about the application of this fee and how it may apply to your deposit accounts.*

## PAYMENTS

<b>Cheques/debits</b>	
Electronic	\$0.60 each
Paper	\$1.00 each
<b>Non-MICR<sup>2</sup> encoded items</b>	
Items	\$5.00 each
<b>Cheque certification</b>	
Presented by issuer	\$15.00 each
Presented by non-issuer (RBC Royal Bank <sup>®</sup> client)	\$20.00 each
Presented by non-issuer (Non-RBC Royal Bank client)	\$35.00 each

## The following fees apply to transactions in excess of the included transactions

Electronic debits or credits	\$0.60 each
Paper debits or credits	\$1.00 each
Items deposited	\$0.20 each
Cash deposited (Night and Day deposit)	\$2.00 <sup>21</sup> per \$1,000
Cash deposited (ATM)	\$2.15 per \$1,000
Cash deposited (in-branch)	\$2.25 per \$1,000

## Special features included:

- Royal Business Overdraft protection up to \$5,000<sup>22</sup>
- One bank confirmation per year

## FARMCHEK<sup>®</sup> VALUE ACCOUNT

<b>Monthly fees and volumes</b>	
Package fee	\$15.00
<b>Included transactions</b>	
Debits or cheques	Up to 35
Credits or deposits	Up to 10
Items deposited	Up to 10
Cash deposited	Up to \$1,000

## The following fees apply to transactions in excess of the included transactions

Electronic debits or credits	\$0.60 each
Paper debits or credits	\$1.00 each
Items deposited	\$0.20 each
Cash deposited (Night and Day deposit)	\$2.00 <sup>21</sup> per \$1,000
Cash deposited (ATM)	\$2.15 per \$1,000
Cash deposited (in-branch)	\$2.25 per \$1,000

## Special features include:

- Royal Business Overdraft Protection up to \$5,000 (monthly fee waived)<sup>23</sup>

## FARMCHEK<sup>®</sup> INTEREST ACCOUNT

<b>Monthly fees and volumes</b>	
No minimum or monthly fee	
Interest	Yes <sup>20</sup>
Electronic debits or credits	\$0.60 each
Paper debits or credits	\$1.00 each
Items deposited	\$0.20 each





**Account Related Information and Administration Fees**

The following fees are in addition to any applicable transaction fees. A number of these fees are waived with some accounts. Full details available at [www.tdcanadatrust.com/accounts](http://www.tdcanadatrust.com/accounts).

**Cheque / Payment Services**

<b>Cheque Certification<sup>A</sup>:</b>	
Account Holder.....	\$10.00
Non Account Holder.....	\$15.00
NSF items <sup>A</sup> (cheques, pre-authorized payments, bill payments, TD Canada Trust loan payments, etc.):	
If returned.....	\$42.50
If paid.....	\$5.00
	plus overdraft interest charges
Stop Payment <sup>A</sup> (cheque or pre-authorized payment):	
With complete details.....	\$12.50
Without complete details.....	\$17.50
Writing a cheque on a non-chequing account.....	Free
Cheque Not Written in Currency of Account <sup>A</sup> .....	\$20.00
Using a non-MICR encoded cheque.....	Free
EasyWeb <sup>®</sup> View Cheque Service <sup>A,B</sup> .....	\$1.50 per image
In Branch Cheque Copy processed within past 90 days <sup>B</sup> .....	Free
processed more than 90 days ago <sup>A,B</sup> .....	\$15.00 per copy
Cashing Cheques (drawn on TD Canada Trust accounts) for non customers.....	\$3.00
(Does not apply to Federal Government cheques and other payment instruments)	

**Account Maintenance**

<b>Interim Statements:</b>	
ATM (for Value, Value Plus, Infinity and Preferred chequing accounts only).....	\$1.00
In Branch.....	\$1.00
Passbook update.....	Free
Account enquiry.....	Free
Transfer of funds (via phone call to branch or mail/fax).....	Free
Duplicate Statement.....	\$2.00
Certificate of Balance/Customer Account Confirmation.....	\$10.00
Close account within 90 days <sup>A</sup> .....	\$15.00
(no charge if transferred to another TD Canada Trust account)	
Account Balance transferred to another Financial Institution.....	\$15.00

**Bill Payments**

In branch, paid by cheque or cash.....	\$1.00
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**Searches / Notices<sup>A</sup>**

Search and photocopy an item processed within past 90 days.....	\$5.00 per item more than 90 days ago.....	\$15.00 per item
Detailed recap of account transactions.....	\$15.00/hr	
Dormant, inactive and unclaimed account fees (excludes Youth Account):		
2 year dormant fee.....	\$20.00	(no charge if acknowledged within 60 days)
5 year dormant fee.....	\$30.00	
9 year dormant fee.....	\$35.00	
Detailed Bill Payment Investigation.....	\$15.00/hr	

**Overdraft Protection<sup>A</sup>**

Overdraft protection is available on Chequing and U.S. Dollar Accounts<sup>C</sup>, subject to credit approval and covers cheques, pre-authorized payments, transfers between accounts, Debit Payment Purchases, ATM / Telephone / Web withdrawals, transfers, bill payments, up to your approved overdraft limit:

- Overdraft Protection: We will charge you a monthly \$4 fee for the use of overdraft protection for all or part of a month, per account, plus applicable interest charges.
- Pay As You Go Overdraft Protection: We will charge you a \$5 fee for each overdraft transaction to a maximum of \$5 per day, plus applicable interest charges.

**Note:** Our standard rate of interest for overdrafts not covered by Overdraft Protection is 21% per annum, plus a \$5.00 Presentment Fee for each overdraft transaction.

**Safety Deposit Boxes**

<b>Size<sup>D</sup></b>	<b>Price<sup>E</sup></b>
Small (1.0 - 9.0 sq. inches).....	\$60.00
Medium (9.1 - 17.5 sq. inches).....	\$85.00
Large (17.6 - 27.0 sq. inches).....	\$125.00
X-Large/Super Large (27.1 sq. inches and greater).....	\$5.00/sq. inch
Annual Billing Fee notice.....	\$5.00
Late payment fee.....	\$5.00
Drilling Fee.....	\$200.00
Replacement Key.....	\$50.00

**e-Transfer Service**

Send an Interac <sup>®</sup> e-Transfer.....	\$1.50 per transfer <sup>F</sup>
Receive an Interac e-Transfer.....	Free

**Collection Items**

Canadian dollar or U.S. dollar cheque sent for re-presentment within Canada.....	\$30.00
(other Bank charges may apply)	
Outgoing Cheque Collection <sup>A</sup> - Canadian dollar, U.S. dollar or Foreign currency cheque payable outside of Canada.....	0.20% of cheque amount
	Min \$30.00/Max \$150.00
(other Bank charges and out-of-pocket expenses may apply)	

**Foreign / International Wire Transfers And Services**

<b>Outgoing Money Wire Transfers</b>	
Canadian, U.S. (fee in same currency)	
Foreign (fee in Canadian equivalent):	
\$10,000 CDN or less.....	\$30.00
\$10,000.01 to \$50,000.....	\$50.00
Greater than \$50,000 CDN.....	\$80.00
(Foreign Bank charges may apply)	
To TD Canada Trust branches.....	\$16.00
<b>Incoming Money Wire Transfers (Network Fee)<sup>G</sup>:</b>	
Canadian/Foreign.....	\$10.00
U.S.....	\$10.00 (U.S.)
Wire Investigation fee for non-Bank error.....	\$40.00/hour
	(\$25.00 minimum charge)

**Redemption of coupons/bonds:**

Canadian.....	\$7.50
Foreign (will be sent on collection).....	\$15.00
Returned Foreign Deposit.....	\$15.00

**Drafts<sup>H</sup>**

Any Canadian, U.S., Foreign/International Draft.....	\$7.50
Request for refund or replacement of lost or stolen draft.....	\$10.00

**Retirement Savings Plans (RSP)**

<b>Price<sup>E</sup></b>	
There are no set up fees or annual fees for TD Canada Trust RSPs.	
Transfer/Withdrawal Fee:	
For Plans open 180 days or less.....	\$100.00 per transfer/withdrawal
For Plans open more than 180 days.....	\$50.00 per transfer/withdrawal

Transfer/Withdrawal Fee does not apply to transfers between investment options within the Plan or to another TD Bank Group Registered Plan.

**Travellers Cheques**

<b>Purchase Travellers Cheques:</b>	
Regular.....	1% commission
Dual signature.....	1.75% commission
<b>Cashing Travellers Cheques for non customers:</b>	
American Express <sup>®</sup> travellers cheques.....	Free
Any other travellers cheques.....	\$3.00

<sup>A</sup> Charged in the currency of account.  
<sup>B</sup> Applies to all Canadian Chequing, Savings and Line of Credit accounts with cheque writing option. For Private Banking accounts with Rapid Recognition Chequing, U.S. account cheque images may not be available. Paperless Record Keeping is not available for Line of Credit accounts.  
<sup>C</sup> Pay As You Go Overdraft Protection is not available on US Dollar Accounts.  
<sup>D</sup> Some sizes not available at some branches.  
<sup>E</sup> Plus GST, HST, QST as required by Federal and Provincial legislation.  
<sup>F</sup> Regular account transaction fees may apply.  
<sup>G</sup> Excludes a faxed or mailed copy of transfer details - see Searches / Notices.  
<sup>H</sup> Foreign Bank and communication charges may apply. Fee may be charged in the currency of the payment source.  
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The Bank of Nova Scotia  
Dauphin Market Place Mall  
1450 Main Street South  
Dauphin, Manitoba  
Canada R7N 3H4  
Tel: (204) 622-6260  
Fax: (204) 622-6288



May 10, 2013

Parkland Payday Loans  
Dauphin, Manitoba

Attn: Diane Hlady

By Fax: 204-638-8648

Dear Diane,

With reference to our phone conversation today, I am writing to confirm that pre-authorized payments to be taken from a customer's account are processed after midnight on the day the payment is due. If the funds are not available to honour the payment, the item is returned during the day and is all effective on the same business day.

I trust this is the information you are looking for. If you need anything else please give me a call at 204-622-6263 or by email at [joanne.vandepoele@scotiabank.com](mailto:joanne.vandepoele@scotiabank.com).

Yours truly,

A handwritten signature in cursive script that reads "Joanne Vandepoele".

Joanne Vandepoele  
Account Manager

**Bank of Montreal**  
320 Main St. N.  
Dauphin, Mb.  
R7N 1C6

**Phone: (204) 622-2978**  
**FAX: (204) 638-3411**

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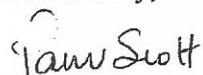
Pam Scott  
Branch Manager  
PH: (204) 622-2978

May 10, 2013

Re: Direct Debit

Parkland Pay Day Loans,  
Please note that typically when a direct debit is set to be processed out of an account, the funds are withdrawn before noon. If for some reason the funds are not available in the specified account at the time of the first attempt, the debit may be tried again later in the day or the following days thereafter.  
If you have further inquiries in regards to this matter please do not hesitate to call me at the above number.

Yours truly,



Pam Scott  
Branch Manager  
BMO Bank of Montreal

## TO WHOM IT MAY CONCERN:

- All debits are generally processed prior to 9:00 am. Monday to Friday (system errors do occur)
  - NSF ITEMS returned NSF (per item) – This is set at **\$30.00** plus the per item overdraft fee.  
(Includes U.S. Chequing)
  - OVERDRAFTS – **\$10.00** fee per item
  - CHEQUES – CERTIFICATION - **\$ 7.00** at request member  
**\$15.00** at request of third party
  - CHARGEBACKS – **\$15.00** per item. Items returned to WCU to be charged back to the member for any reason (e.g. frozen, NSF). If it results in an overdraft, a per item fee is also charged. No additional overdraft fees are to be charged (except interest)
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CIBC

Pre-Authorized Debits are processed through the account at 6:00pm on the day authorized.