

MORE WAYS TO BANK

Additional Services and Associated Fees

General Banking

	Fee Effective April 1, 2009
Money order or draft (Canadian or US)	\$6.50
Multi-currency draft	\$7.50
Certified cheque	
Issuer (you wrote the cheque)	\$10.00
Payee (the cheque is written to you)	\$15.00
American Express traveller's cheques	
Single signature	1.25% commission
Double signature	1.75% commission
Stop payment (cheque or pre-authorized debit)	
Full details provided	\$12.00
Partial details provided	\$20.00
Cheque return option (when not included as account feature)	\$2.50/month
Cheque held for deposit	\$5.00
Cheque processed in foreign currency on a Canadian dollar account	\$12.50
Cheque processed on your account where account and bank information are not MICR-encoded	\$5.00
Cheque drawn on a non-chequing account	\$5.00
Cheque or other debit returned for insufficient funds (NSF)	\$40.00
Cheque or pre-authorized debit deposited and subsequently returned (for third party items deposited to your account)	\$7.00
Money wire	
Incoming	\$10.00
Outgoing	\$25.00 - \$90.00*

*varies by amount & destination

Overdraft

Accounts WITH overdraft protection

No monthly fee if account does not go into overdraft.
Interest payable on overdrawn balances is calculated daily on the daily closing overdrawn balance at 19.25% per annum, charged and payable monthly. Accounts must be brought to a positive balance at least once every 30 days.

Accounts WITHOUT overdraft protection

\$5.00 handling fee applies for each item that placed your account in an overdrawn position and for each additional item paid while the account is overdrawn. Interest is calculated daily on the daily closing balance at 19.25% per annum, charged and payable monthly. Unprotected overdrafts are payable in full immediately.

Record Keeping & Searches

	Fee Effective April 1, 2009
Online review of account activity within the past 60 days	No Charge
Inquiry of account activity through ATB Financial Customer Contact Centre (up to 90 days)	
Single item inquiry	
Multiple item inquiry	\$3.00
In-branch printout of account activity since last statement	\$3.00
Reprint of a past account statement	\$10.00
Passbook update	No Charge

Inactive Accounts and Closings

	Fee Effective April 1, 2009
Account closed within 90 days of opening	\$20.00
Account closed within 90 days of opening, but transferred to another ATB Financial account	No Charge
Inactive deposit account (after two-year written notice of inactivity)	\$25.00
Transfer of balance to another financial institution	\$35.00
Fee to reopen a closed account	\$20.00

Safety Deposit Boxes

	Fee Effective April 1, 2009
Annual fee per box size:	
1.5" x 5" x 24"	\$35.00
2.5" x 5" x 24"	\$50.00
2.5" x 10" x 24"	\$75.00
5" x 5" x 24"	\$75.00
5" x 10" x 24"	\$135.00
10" x 10" x 24"	\$230.00
Steel chest	\$240.00
Annual fee for manual collection	\$10.00
Replace lost safety deposit box key	\$15.00 handling fee plus cost of new key
Safety deposit drilling fee	\$100.00 handling fee plus cost to drill
Creating inventory of safety deposit box contents	\$45.00 per hour

ATB Financial[®]
Where there's a way