



Effective August 1, 2023

## Additional Services and Associated Charges

### Account Related Information and Administrative Fees

The following are fees and services that may not be included in the monthly account or transaction fees. Fees are applied in Canadian dollars except for US dollar accounts where fees are charged in US dollars.

Service <sup>1</sup>	Fee per item <sup>2</sup>
<b>Cheque/Payment Services</b>	
Post dated cheques held for deposit per item	\$5.00
NSF items (cheques, EFTs, ATB Financial loan and mortgage payments, US cheques)	\$45.00
Cheque processed in USD on a CAD account	\$15.00
Non MICR encoded cheque	\$5.00
<b>Stop Payments</b>	
• Cheques (full details)	\$12.00
• Cheques (partial details)	\$20.00
• EFT (full or partial details)	\$20.00
<b>Drafts<sup>3</sup></b>	
CAD currency	\$9.95
USD currency	\$9.95
<b>Interac e-Transfer<sup>®</sup> Service<sup>4</sup></b>	
Sending an <i>Interac</i> e-Transfer <sup>®</sup>	\$1.50 <sup>5</sup>
Receiving an <i>Interac</i> e-Transfer <sup>®</sup>	\$0.00
Cancellation of sent <i>Interac</i> e-Transfer <sup>®</sup>	\$3.00
Autodeposit via <i>Interac</i> e-Transfer <sup>®</sup>	\$0.00
Request Money via <i>Interac</i> e-Transfer <sup>®</sup>	\$1.50
<b>Account Maintenance</b>	
Close account within 90 days	\$20.00
Re-open closed account	\$20.00
Transfer balance to another FI from ATB	\$35.00
Fund transfer request by customer via mail	\$2.00
In branch record of activity print out	\$3.00

<sup>1</sup> This list does not represent a comprehensive list of all the additional services and charges that ATB Financial may choose to levy. For more information regarding other fees, please visit the branch.

<sup>2</sup> All fees are per item unless otherwise stated and fees are subject to change.

<sup>3</sup> Fee may be charged in the currency of the payment source.

<sup>4</sup> Interac and Interac e-Transfer are registered trademarks of Interac Corp. Used under licence.

<sup>5</sup> Depending on account, Interac e-Transfers sent may be included in the account features with no additional fee.



## Additional Services and Associated Charges

Service <sup>6</sup>	Fee per item <sup>7</sup>
<b>Automated Bank Machine (ABM)</b>	
Account balance at ATB ABM	\$0.00
Account balance at non-ATB ABM	\$0.75
Withdrawal in Canada at non-ATB ABM ( <i>Interac</i> <sup>®</sup> network)	\$1.50 <sup>8</sup>
Withdrawal outside Canada ( <i>Cirrus</i> network)	\$5.00 <sup>9</sup>
<b>Bill Payments</b>	
<b>In branch (plus any applicable transaction fee)</b>	
• Personal Chequing and Savings Accounts	\$1.25
• Business Chequing and Savings Accounts	\$0.80 – \$1.50 (depends on account)
<b>Trace Requests</b>	
<b>(Cheques, deposits, debits and credits to accounts, bill payments, chargeback, NSF traces)</b>	
Items dated less than 90 days	\$10.00
Research and investigation for recap of account transactions	\$35.00/ hour
<b>Unclaimed Account</b>	
2 years (2nd notice)	\$0.00
4 years (3rd notice)	\$25.00
7 years (4th notice)	\$25.00
<b>Overdraft Protection</b>	
Accounts with overdraft protection (Applies to personal accounts only)	No monthly fee if account does not go into overdraft. If used \$4.00 or interest will be applicable (whichever is higher). Exception of the ATB Advantage account which only charges interest, if used. Interest payable on overdrawn balance is calculated on the daily closing overdrawn balance at 19.25% per annum, charged and payable monthly.
Accounts without overdraft protection (Business Accounts that have not set up a LOC would fall into this category)	\$5.00 applies to each item that placed your account in an overdrawn position. Interest is calculated on the daily closing overdrawn balance at 19.25% per annum, charged and payable monthly. Unprotected overdrafts are payable in full immediately.

<sup>6</sup> This list does not represent a comprehensive list of all the additional services and charges that ATB Financial may choose to levy. For more information regarding other fees, please visit the branch.

<sup>7</sup> All fees are per item unless otherwise stated and fees are subject to change.

<sup>8</sup> Depending on account, ABM withdrawals in Canada (excluding Alberta) get a refund of up to \$4.50 per withdrawal on a set number of withdrawals per month.

<sup>9</sup> Depending on account, ABM withdrawals in the U.S. get a flat fee refund of \$8.00 per withdrawal on a set number of withdrawals per month.



## Additional Services and Associated Charges

Service <sup>10</sup>	Fee per item <sup>11</sup>
<b>Safe Deposit Boxes<sup>12</sup></b>	
<b>Annual Fees</b>	
• 1.5 x 5 x 24	\$40.00
• 2.5 x 5 x 24	\$60.00
• 2.5 x 10 x 24	\$75.00
• 5 x 5 x 24	\$90.00
• 5 x 10 x 24	\$160.00
• 10 x 10 x 24	\$275.00
• Steel Chest	\$300.00
Discount for Freedom Account Holders	\$10.00
Discount for ATB Advantage Account Holders	\$12.00
Drilling	\$240.00 plus costs
Replacement key	\$21.00 plus costs
<b>Night Deposit</b>	
Annual Fee	\$25.00
Deposit Bags	\$30.00 per 100
Head Key	\$25.00 (first 3)
Each Additional Key	\$25.00
Lost Key	\$25.00 plus costs incurred
<b>Collection items</b>	
Incoming Canadian or U.S. dollar item from Canadian Financial Institutions. (Other bank charges may apply)	\$35.00
Incoming item from US bank	0.125% of item (\$7.50 minimum)
Outgoing item to another Financial Institution	\$25.00

<sup>10</sup> This list does not represent a comprehensive list of all the additional services and charges that ATB Financial may choose to levy. For more information regarding other fees, please visit the branch.

<sup>11</sup> All fees are per item unless otherwise stated and fees are subject to change.

<sup>12</sup> Some sizes may not be available at all branches



## Additional Services and Associated Charges

Service <sup>13</sup>	Fee per item <sup>14</sup>
<b>Foreign/ International Wire Transfers and Services</b>	<b>Current</b>
<b>Outgoing Wires</b>	
<b>CAD and USD currency</b>	
• \$1 – \$10,000	\$30.00
• \$10,001 – \$50,000	\$50.00
• \$50,001 – \$100,000	\$80.00
• \$100,000 and over	\$80.00
<b>Other Currency</b>	
• \$1 – \$10,000	\$30.00
• \$10,001 – \$50,000	\$50.00
• \$50,001 – \$100,000	\$80.00
• \$100,000 and over	\$80.00
<b>Incoming Wires (other fees may apply)</b>	
• CAD	\$15.00
• USD	\$15.00
<b>Buy/Sell USD</b>	
• \$100,000 and over	Exchange rate
<b>Registered Products (RRSP, RRIF, RESP, TFSA)</b>	
Transfer funds to another Financial Institution	\$50.00
Duplicate receipts (T4 RSP, T4 RIF, RSP official receipt, T5, NR4, T3)	\$10.00 each
<b>Non-Redeemable Products (TFSA, RRIF, RRSP &amp; GIC)</b>	
Subject to an interest rate penalty fee and an administration fee.	Call or ask in-branch to find out what fees are applicable to you.

<sup>13</sup> This list does not represent a comprehensive list of all the additional services and charges that ATB Financial may choose to levy. For more information regarding other fees, please visit the branch.

<sup>14</sup> All fees are per item unless otherwise stated and fees are subject to change.



## Additional Services and Associated Charges

Go 5 Business Account	
Fee Description	Current Fee
Monthly maintenance fee	\$5.00
Price per Item (after 5 included transactions)	\$1.50
Deposited Items (Cheques)	Free 5 Items and \$0.22 after
Cash Deposited	Free \$1,000 and \$2.50 / \$1,000 after
Cash Supplied	Free \$1,000 and \$2.00 / \$1,000 after
Coin Deposited	Free \$100 and \$2.50 / \$100 after
Coin Supplied	Free \$100 and \$2.00 / \$100 after

Flex Fit Business Account	
Fee Description	Current Fee
Tier 1 From 0 to 25 Transactions	\$24.00
Tier 2 from 33 to 40 Transactions	\$34.00
Tier 3 from 48 to 60 Transactions	\$42.00
Tier 4 from 88 to 110 Transactions	\$73.00
Electronic Debits and Credits	\$1.15
In Branch Debits and Credits	\$1.15
Cheques (Written)	\$1.15
Deposited Items (Cheques)	Free 40 Items and \$0.22 after
Cash Deposited	Free \$5,000 and \$2.50 / \$1,000 after
Cash Supplied	Free \$5,000 and \$2.00 / \$1,000 after
Coin Deposited	Free \$500 and \$2.50 / \$100 after
Coin Supplied	Free \$500 and \$2.00 / \$100 after



## ATB Business Accounts and Services

Unlimited Business Account	
Fee Description	Current Fee
Minimum Monthly Balance Monthly Maintenance Fee Waiver	\$70,000.00
Monthly Maintenance Fee	\$100.00
Electronic Debits and Credits	\$0.00
In Branch Debits and Credits	\$0.00
Cheques (Written)	Free 70 Cheques and \$1.00 after
Deposited Items (Cheques)	Free 70 Items and \$0.22 after
Cash Deposited	Free \$15,000 and \$2.50 / \$1,000 after
Cash Supplied	Free \$15,000 and \$2.00 / \$1,000 after
Coin Deposited	Free \$1,500 and \$2.50 / \$100 after
Coin Supplied	Free \$1,500 and \$2.00 / \$100 after

Pay As You Go Business Account with or without interest (no longer offered)	
Fee Description	Current Fee
Monthly maintenance fee	\$10.00 with interest \$8.00 without interest
In Branch Debits and Credits	\$1.25
Cheques (Written)	\$1.25
Electronic Debits/Credits	\$1.00
Deposited Items (Cheques)	\$0.22
Cash Deposited	\$2.50 / \$1,000
Cash Supplied	\$2.00 / \$1,000
Coin Deposited	\$2.50 / \$100
Coin Supplied	\$2.00 / \$100



## ATB Business Accounts and Services

### Business Savings Account

Changes to Bank Account	Current Fee
Credits (Electronic)	\$1.25
Credits (Manual)	\$1.50
Debits (Electronic)	\$1.25
Debits (Manual)	\$1.50
Cheque (Written)	\$5.00
Bill Payment (Manual)	\$1.25 + \$1.50 (Manual Debit Fee)
e-Transfers (Outgoing)*	\$1.50 + \$1.25 (Electronic Debit Fee)
e-Transfers (Incoming)	\$0 + \$1.25 (Electronic Credit Fee)
Deposited Items (Cheques)	\$0.22
Cash Deposited	\$2.50 / 1000
Coin Deposited	\$2.50 / 100
Cash Supplied	\$2.00 / 1000
Coin Supplied	\$2.00 / 100

### Business T-Bill Savings Account

Changes to Bank Account	Current Fee
Credits (Electronic)	\$1.00
Credits (Manual)	\$1.25
Debits (Electronic)	\$5.00
Debits (Manual)	\$5.00
Cheque	\$5.00
Bill Payment (Manual)	\$1.25 + \$5.00 (Manual Debit Fee)
e-Transfers (Outgoing)*	\$1.50 + \$5.00 (Electronic Debit Fee)
e-Transfers (Incoming)	\$0 + \$1.00 (Electronic Credit Fee)
Deposited Items (Cheques)	\$0.22
Cash Deposited	\$2.50 / 1000
Coin Deposited	\$2.50 / 100
Cash Supplied	\$2.00 / 1000



# ATB Business Accounts and Services

## Business U.S. Dollar Chequing Account

Changes to Bank Account	Current Fee (USD)
Monthly Maintenance	\$7.00
Credits (Electronic)	\$1.15
Credits (Manual)	\$1.25
Debits (Electronic)	\$1.15
Debits (Manual)	\$1.25
Cheque	\$1.25
Deposited Items (Cheques)	\$0.22
Cash Deposited	\$2.50 / 1000
Coin Deposited	\$2.50 / 100
Cash Supplied	\$2.00 / 1000
Coin Supplied	\$2.00 / 100

## Business U.S. Dollar Savings Account

Changes to Bank Account	Current Fee (USD)
Monthly fee	\$0
In-branch credit/debit	Free
In-branch bill payment	\$1.25 + \$1.00 (Debit Fee)
Cheques (Written)	\$5.00