

Effective May 1, 2018

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.

Full personal account details are available at get.atb.com/Personal/c/2000/2001

Full business account details are available at get.atb.com/Business/Bank/c/3000/3001

| Service ¹ | Fee per item ² |
|---|---------------------------|
| Cheque/Payment Services | |
| Certified Cheques | |
| • Issuer | \$10.00 |
| • Payee | \$15.00 |
| 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 |
| Cashing cheques for non customers | \$7.00 |
| Stop Payments | |
| • Cheques (full details) | \$12.00 |
| • Cheques (partial details) | \$20.00 |
| • EFT (full or partial details) | \$20.00 |
| Travellers Cheques | |
| Purchase (CDN & Foreign currency) | 1.25% commission |
| Cashing travellers cheques | |
| • ATB Customer | \$0.00 |
| • Non Customer | \$3.00/cheque |
| Drafts³ | |
| CAD currency | \$7.50 |
| USD currency | \$7.50 |
| Other foreign/ multi currency | \$7.50 |

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| Service ¹ | Fee per item ² |
|--|---|
| Interac e-Transfer Service | |
| Sending an <i>Interac</i> e-Transfer | \$1.50 ⁴ |
| Receiving an <i>Interac</i> e-Transfer | \$0.00 |
| Cancellation of sent <i>Interac</i> e-Transfer | \$3.00 |
| Autodeposit via <i>Interac</i> e-Transfer | \$0.00 |
| Request Money via <i>Interac</i> e-Transfer | \$1.50 |
| Account Maintenance | |
| 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 |
| Fund transfer request by customer via phone | \$5.00 |
| In branch record of activity print out | \$3.00 |
| Balance inquiry by phone (to the branch or CCC) | \$3.00 |
| Automated Bank Machine (ABM) | |
| 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> network) | \$1.50 ⁵ |
| Withdrawal outside Canada (<i>Cirrus</i> network) | \$5.00 ⁶ |
| Bill Payments | |
| In branch (plus any applicable transaction fee) | |
| • Personal Chequing and Savings Accounts | \$1.25 |
| • Business Chequing and Savings Accounts | \$0.80 - \$1.25 (depends on account) |
| • Non customer | \$4.25 |
| Trace Requests | |
| (Cheques, deposits, debits and credits to accounts, bill payments, chargeback, NSF traces) | |
| Items dated less than 90 days | \$10.00 |
| Research and investigation for recap of account transactions | \$35.00/ hour |
| Unclaimed Account | |
| 2 years (2nd notice) | \$25.00 |
| 4 years (3rd notice) | \$25.00 |
| 7 years (4th notice) | \$25.00 |

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|---|--|
| Overdraft Protection | |
| 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. Account must be brought to a positive balance at least once every 30 days. |
| 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. |
| Safe Deposit Boxes⁷ | |
| Annual Fees | |
| • 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 |

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|--|---------------------------------|
| Night Deposit | |
| 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 |
| Collection items | |
| 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 |
| Foreign/ International Wire Transfers and Services | |
| Outgoing Wires | |
| CAD and USD currency | |
| • \$1-\$10,000 | \$30.00 |
| • \$10,001 - \$50,000 | \$50.00 |
| • \$50,001 - \$100,000 | \$80.00 |
| • \$100,000 and over | \$80.00 |
| Other Currency | |
| • \$1-\$10,000 | \$30.00 |
| • \$10,001 - \$50,000 | \$50.00 |
| • \$50,001 - \$100,000 | \$80.00 |
| • \$100,000 and over | \$80.00 |
| Incoming Wires (other fees may apply) | |
| • CAD | \$15.00 |
| • USD | \$15.00 |

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| Service ¹ | Fee per item ² |
|---|---------------------------|
| Buy/Sell USD | |
| Buy/Sell USD | Exchange rate |
| Registered Products (RRSP, RRIF, RESP, TFSA)³ | |
| Transfer funds to another Financial Institution | \$50.00 |
| Duplicate receipts (T4 RSP, T4 RIF, RSP official receipt, T5, NR4, T3) | \$10.00 each |

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