

Effective April 1, 2020

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 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	
Cashing travellers cheques	
• ATB Customer	\$0.00
• Non Customer	\$3.00/cheque
Drafts³	
CAD currency	\$7.50
USD 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 – \$1.50 (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)	\$0.00
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.
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
Buy/Sell USD	
Buy/Sell USD	Exchange rate
Registered Products (RRSP, RRIF, RESP, TFSA)	
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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Information about cash and coin deposit

The first \$20,000 in cash and \$2,000 in coin deposited or purchased each month will be included with Business & Agriculture Canadian currency chequing and savings accounts.

Otherwise the following fees apply:

- \$2.00 per \$1,000 for cash deposited.
- \$2.00 per \$100 for coin deposited.
- \$1.50 per \$1,000 for cash purchased.
- \$1.50 per \$100 for coin purchased.

Community Spirit accounts are excluded from cash and coin fees. US chequing and US savings account charges will be in USD.

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