



SERVICE FEE BULLETIN - BUSINESS ACCOUNTS

Fees effective April 1, 2024
(subject to change)

	Chequing						Savings		
	Business Chequing	Business Chequing 20	Business Chequing 40	Business Chequing 60	Business Unlimited	US Business Chequing	Business Investment Savings	Premium Business Savings	US Business Savings
Monthly Fee	\$6.00	\$15.00	\$25.00	\$35.00	\$50.00 Monthly package fee waived with minimum monthly balance of >\$50,000	\$6.00 a	N/A	N/A	N/A
Transactions Included (monthly)	N/A	20	40	60	unlimited	1 free txn / every \$500 MMB	2	1	1
Interest Credited*	N/A	N/A	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly
STATEMENTS									
Statements - Consolidated - Monthly	Free	Free	Free	Free	Free	Free	Free	Free	Free
Statements - Duplicate†	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50 a
Statements - Held for Client Pick-Up	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Self-service - Online / Telephone Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free
CHEQUES									
Cheque Clearing	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	N/A	N/A	N/A
Images returned with statement	Free	Free	Free	Free	Free	Free	N/A	N/A	N/A
Cheque Order Fee	Cost	Cost	Cost	Cost	Cost	Cost a	N/A	N/A	N/A
DEPOSITS									
Client Request - In-branch	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	free	Free	\$1.25 a,b
Night Deposit / Mail Deposit	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	free	Free	\$1.25 a,b
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	Free	Free	N/A
Mobile Deposit	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	Free	Free	N/A
Pre-authorized Credit	\$0.25	\$0.25 b	\$0.25 b	\$0.25 b	free	\$0.25 a,b	Free	Free	\$0.25 a,b
Interac e-Transfer - Incoming	Free	Free	Free	Free	Free	Free	Free	Free	N/A
Interac e-Transfer - Request for Funds	Free	Free	Free	Free	free	N/A	free	Free	N/A
WITHDRAWALS									
Client Request - In-branch	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	\$5.00 b	\$5.00 b	\$1.25 a,b
Pre-authorized Payment	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	\$1.25 a,b	\$5.00 b	\$5.00 b	\$1.25 a,b
Direct Payment (debit)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	\$5.00 b	\$5.00 b	N/A
Interac e-Transfer - Outgoing	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	\$5.00 b	\$5.00 b	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	free	N/A	\$5.00 b	\$5.00 b	N/A
ATM - Interac	\$2.25	\$2.25	\$2.25	\$2.25	free	N/A	\$5.00	\$5.00	N/A
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25	\$3.25	\$3.25	free	N/A	\$5.00	\$5.00	N/A
TRANSFERS									
Client Request - In-branch	Free	Free	Free	Free	Free	Free	Free	Free	Free
Client Request - By Phone	Free	Free	Free	Free	Free	Free	Free	Free	Free
Self-service - Online Banking	Free	Free	Free	Free	Free	N/A	Free	Free	N/A
Self-service - Telephone Banking	Free	Free	Free	Free	Free	N/A	Free	Free	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free	N/A	Free	Free	N/A
BALANCE INQUIRIES									
Client Request - In-branch	Free	Free	Free	Free	Free	Free	Free	Free	Free
Client Request - By Phone	Free	Free	Free	Free	Free	Free	Free	Free	Free
Self-service - Online Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free
Self-service - Telephone Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free	N/A	Free	Free	N/A
BILL PAYMENTS									
Client Request - In-branch (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	Free	N/A	\$5.00 b	\$5.00 b	N/A
Client Request - By Phone (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	Free	N/A	\$5.00 b	\$5.00 b	N/A
Self-service - Online Banking (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	Free	N/A	\$5.00 b	\$5.00 b	N/A
Self-service - Telephone Banking (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	Free	N/A	\$5.00 b	\$5.00 b	N/A

BlueShore Financial: BlueShore Financial, a division of Beem Credit Union

* Interest calculated on the closing daily balance.

a All charges are in US dollars.

b as free transaction(s) as per package set-up; fees charged after transaction limit.

† GST applies

Note: Network surcharge fees may apply for U.S. exchange point of sale (debit) transactions. Transactions are first converted into USD at BlueShore Financial's daily cash rate and then CAD equivalent.



Fees effective March 1, 2024 (subject to change)	Chequing	
	Chequing Notary	Chequing Realty
Monthly Fee	\$6.00	\$6.00
Transactions Included (monthly)	N/A	N/A
Interest Credited*	N/A	N/A
STATEMENTS		
Statements - Consolidated - Monthly	Free	Free
Statements - Duplicate†	\$2.50	\$2.50
Statements - Held for Client Pick-Up	\$2.50	\$2.50
Self-service - Online / Telephone Banking	Free	Free
CHEQUES		
Cheque Clearing	\$1.25	\$1.25
Images returned with statement	Free	Free
Cheque Order Fee	Cost	Cost
DEPOSITS		
Client Request - In-branch	\$1.25	\$1.25
Night Deposit / Mail Deposit	\$1.25	\$1.25
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25	\$1.25
Mobile Deposit	\$1.25	\$1.25
Pre-authorized Credit	\$0.25	\$0.25
Interac e-Transfer - Incoming	Free	Free
Interac e-Transfer - Request for Funds	Free	Free
WITHDRAWALS		
Client Request - In-branch	\$1.25	\$1.25
Pre-authorized Payment	\$1.25	\$1.25
Direct Payment (debit)	\$1.25	\$1.25
Interac e-Transfer - Outgoing	\$1.25	\$1.25
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25	\$1.25
ATM - Interac	\$2.25	\$2.25
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25
TRANSFERS		
Client Request - In-branch	Free	Free
Client Request - By Phone	Free	Free
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BALANCE INQUIRIES		
Client Request - In-branch	Free	Free
Client Request - By Phone	Free	Free
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BILL PAYMENTS		
Client Request - In-branch (per bill)	\$1.25	\$1.25
Client Request - By Phone (per bill)	\$1.25	\$1.25
Self-service - Online Banking (per bill)	\$1.25	\$1.25
Self-service - Telephone Banking (per bill)	\$1.25	\$1.25

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a All charges are in US dollars.

b as free transaction(s) as per package set-up; fees charged after transaction limit.

† GST applies

Fees effective March 1, 2023
 (subject to change)

	Chequing	
	Incorporated Associations	Community Groups
Monthly Fee	\$3.00	\$1.50
Transactions Included (monthly)	30	20
Interest	N/A	N/A
STATEMENTS		
Statements - Consolidated - Monthly	Free	Free
Statements - Duplicate - In-branch†	\$2.50	\$2.50
Statements - Held for Client Pick-Up	\$2.50	\$2.50
Self-service - Online / Telephone Banking	Free	Free
CHEQUES		
Cheque Clearing	\$1.25a	\$1.25a
Images Returned with Statement	Free	Free
Cheque Order Fee	Cost	Cost
DEPOSITS		
Client Request - In-branch	\$1.25a	\$1.25a
Night Deposit / Mail Deposit	\$1.25a	\$1.25a
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25a	\$1.25a
Mobile Deposit	\$1.25a	\$1.25a
Pre-authorized Credit	\$0.25a	\$0.25a
Interac e-Transfer - Incoming	Free	Free
Interac e-Transfer - Request for Funds	Free	Free
WITHDRAWALS		
Client Request - In-Branch	\$1.25 a	\$1.25 a
Pre-authorized Payment	\$1.25a	\$1.25a
Direct Payment (debit)	\$1.25a	\$1.25a
Interac e-Transfer - Outgoing	\$1.00	\$1.00
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25a	\$1.25a
ATM - Interac	\$2.25	\$2.25
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25
TRANSFERS		
Client Request - In-branch	Free	Free
Client Request - By Phone	Free	Free
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BALANCE INQUIRIES		
Client Request - In-branch	Free	Free
Client Request - By Phone	Free	Free
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BILL PAYMENTS		
Client Request - In-branch (per bill)	\$1.25 a	\$1.25 a
Client Request - By Phone (per bill)	\$1.25 a	\$1.25 a
Self-service - Online Banking	\$1.25 a	\$1.25 a
Self-service - Telephone Banking	\$1.25 a	\$1.25 a

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a May be counted as free transaction(s) as per account set-up; fees charged after the transaction limit.

Incorporated Associations must provide Societies Act Incorporation Certificate

Community Groups are defined as those whose primary purpose is to serve various sectors of the general community i.e. service clubs, Girl Guides, Scouts, support groups, sports leagues, etc.

Note: Network surcharge fees may apply for U.S. exchange point of sale (debit) transactions. Transactions are first converted into USD at BlueShore Financial's daily cash rate and then CAD equivalent.

† GST applies



SERVICE FEE BULLETIN - LEGACY ACCOUNTS

Fees effective March 1, 2023 (subject to change)	Business	Community
	Plan 24 Business*	Plan 24 Associations*
Monthly Fee	N/A	N/A
Free Transactions (monthly)	N/A	N/A
Interest Payments	Monthly	Monthly
STATEMENTS		
Statements - Consolidated - Monthly	Free	Free
Statements - Duplicate - In-branch†	\$2.50	\$2.50
Statements - Held for Client Pick-Up	\$2.50	\$2.50
Self-service - Online / Telephone Banking	Free	Free
CHEQUES		
Cheque Clearing	N/A	N/A
Images returned with statement	N/A	N/A
Cheque Order Fee	N/A	N/A
DEPOSITS		
Client Request - In-branch	\$1.25b	\$1.25b
Night Deposit / Mail Deposit	\$1.25b	\$1.25b
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25 b	\$1.25 b
Mobile Deposit	\$1.25 b	\$1.25 b
Pre-authorized Credit	\$0.25 b	\$0.25 b
Interac e-Transfer - Incoming	Free	Free
Interac e-Transfer - Request for Funds	\$1.00	\$1.00
WITHDRAWALS		
Client Request - In-branch	\$1.25 b	\$1.25 b
Pre-authorized Payment	\$1.25 b	\$1.25 b
Direct Payment (debit)	\$1.25 b	\$1.25 b
Interac e-Transfer - Outgoing	\$1.00	\$1.00
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25 b	\$1.25 b
ATM - Interac	\$2.25	\$2.25
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25
TRANSFERS		
Client Request - In-branch	\$1.25 b	\$1.25 b
Client Request - By Phone	\$1.25 b	\$1.25 b
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BALANCE INQUIRIES		
Client Request - In-branch	\$1.25	\$1.25
Client Request - By Phone	\$1.25	\$1.25
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BILL PAYMENTS		
Client Request - In-branch (per bill)	\$1.25 b	\$1.25 b
Client Request - By Phone (per bill)	\$1.25 b	\$1.25 b
Self-service - Online Banking (per bill)	\$1.25 b	\$1.25 b
Self-service - Telephone Banking (per bill)	\$1.25 b	\$1.25 b

b May be counted as free transaction(s) as per package set-up; fees charged after transaction limit.

* Transaction fees waived with Minimum Monthly Balance >\$1000

† GST/PST applies

FIXED SERVICE FEES	
ACCESS CARD	
Replacement Fee (In-branch / by mail)	\$8.00
Couriered Card Handling Fee within Canada	\$65.00
Couriered Card Handling Fee to U.S.	\$95.00
Couriered Card Handling Fee International	per quote
CHARGEBACKS & NSF's	
Chargebacks - Returned Deposited Cheque	\$7.50
Chargeback - Auto Credit Returned	\$7.50
Unauthorized Overdraft	\$5.00 + overdraft interest
Non-Sufficient Funds - Item Returned	\$40.00
CHEQUES	
Cancellation of Returned Cheque Requested	\$20.00
Cheque Printing (in-branch, 12 cheques)	\$10.00
Cheque in USD drawn on CAD account	\$15.00
Post-dated Cheque Handling	\$5.00
Unqualified Cheque (clients using countercheque)	\$15.00
DORMANT ACCOUNTS & RELATIONSHIP CLOSE	
Dormant Accounts	
Monthly Administration Fee (charged after 24 months of dormancy)	\$3.00 / month
Relationship Closure	
Within 0-3 Months	\$30.00
3-6 Months	\$20.00
Estate Processing	\$150.00
LOANS	
Lien Search/Title Search	\$30.00
Loan Documentation	\$225.00 (min)
Loan Delinquency Notice	\$20.00
Loan Amendment/Renewal	\$35.00
One-time Setup Fee for Loans and LOCs	\$225.00 (min)
Monthly Standby Fees for Operating Loans	
\$10,000 and under	\$5 per month
\$10,001 - \$25,000	\$10 per month
\$25,001 - \$50,000	\$25 per month
\$50,001 - \$100,000	\$50 per month
\$100,001 and up	per BlueShore Financial Offer of Credit
Monthly Margining Fees	per BlueShore Financial Offer of Credit
PaymentStream / CAFT	
Additional Originator ID	\$75.00
Application	\$175.00
Automatic Processing	\$75.00 / month
Manual Processing	\$35.00 monthly fee (includes 3 files) \$14.50 each additional file
Two Step Security Token	\$10.00 / hard token (no charge for soft token) \$15.00 minimum (includes up to 10 tokens) \$2.00 each additional token
Recall or Error Correction Request	\$15.00
Individual Trace Request	\$15.00
MISCELLANEOUS	
ATM Processing Adjustment - Deposit Error	\$10.00
ATM Processing Adjustment - USD Cash or Cheque	\$15.00
Balance of Account (transfer to another financial institution)	\$30.00
Bill Payment Reversal (client request)	\$20.00
Collection Item	\$30.00
Courier	\$12.00
Credit Card Guarantee - New Application	\$100.00
Credit Card Guarantee - Renewal	\$75.00
Interest Earned / Paid - Letter	\$30.00
Interest Earned / Paid - System Printout	\$10.00
Overdraft Protection Set-up (Note: no charge within 30 days of account set-up)	\$125.00
Overdraft Protection (ongoing)	\$5.00/ month
Pre-Authorized Debit Reimbursement Claim	\$15.00
Pre-Authorized Item Trace Request	\$15.00
Reconciliation of Client's Accounts	\$40.00 / hour (min \$30.00)†
Rejected Clearing Item	\$10.00
Return Mail	\$25.00
Trace for Electronic/Manual Bill Payment Remittances:	
Within 12 months of Payment	\$20.00
Over 12 months	\$20.00
Transfer to Cover Overdraft	\$5.00

FIXED SERVICES FEES	
MORTGAGES	
Appraisal	\$250.00 (min)†
Modification (Unregistered)	\$300.00
Mortgage Discharge	\$75.00
Fee for Signing Subdivision Plans	\$500.00
Mortgage Payment Interval Amendment	\$25.00
Mortgage Re-advance (incl. tax and title search)	\$300.00
Principal / Interest Statement - Letter	\$30.00
Principal / Interest Statement - System Printout	\$10.00
Renewal or Amendment (Residential)	\$100.00 (min)
Renewal (Commercial)	\$100.00 (min)
Title Search	\$30.00
Property Tax Search Fee	\$100.00
Annual Review Late Fee	\$200.00 per month
Land Title Documentation Fee	\$200.00 (min)
NIGHT DEPOSIT FACILITIES	
Initial Set-up Fee (20 plastic bags & 1 night depository key)	\$40.00
Additional Night Depository Key (one-time fee)	\$10.00
Night Deposit Processing Adjustment	\$10.00
Plastic Bags ¹	At cost
HISTORICAL INFORMATION	
Account Details for Tax Office or Accountants	\$40.00/hour (min \$30.00)†
Bank Confirmation	\$40.00/hour (min \$30.00)†
Copies of Statements Items	\$40.00/hour (min \$30.00)†
Single Cheque Image Retrieval*	\$5.00/ cheque*
Historical Statement	\$2.50 per month requested
Account and Record Searches	\$40.00/hour (min \$30.00)†
Search for Items	\$40.00/hour (min \$30.00)†
REQUIREMENT FOR PAYMENT (3rd PARTY)	
CRA - Ongoing Administration	\$125.00†
CRA - Payment Satisfied	\$50.00†
Family Maintenance Enforcement Program Monthly Issuance of Official Cheque	\$10.00†
Family Maintenance Enforcement Program Ongoing Administration	\$125.00†
Family Maintenance Enforcement Program Payment Satisfied	\$50.00†
Demands - Ongoing Administration	\$125.00†
Demands - Payment Satisfied	\$50.00†
Garnishee - Administration	\$50.00†
SAFETY DEPOSIT BOXES	
2' x 5"	\$4.25 / month†
2 1/2' x 5"	\$4.75 / month†
3 1/4' x 5"	\$5.00 / month†
2 1/2' x 10"	\$6.75 / month†
5' x 5"	\$6.25 / month†
5' x 10"	\$12.50 / month†
10' x 10"	\$21.00 / month†
Replace Key	\$50.00
Drill Box	Supplier cost + \$40.00 ²
SPECIAL CASH ORDERS	
Special Cash Ordered by Client (CDN) - Notes	\$0.37 / 100 (min \$10.00)
Special Cash Ordered by Client (CDN) - Coins	\$5.00 (min 1 box)
Special Cash Ordered by Client (USD) - Notes	\$1.16 / 1000 (min \$10.00)
Special Coin Deposited by Client (CDN)	1% of total deposit
New Canadian Notes (min 1000 bills)	\$40.00
STOP PAYMENTS	
Foreign or US Draft	\$5.00 ³
Full or Partial Details	\$20.00
BANK DRAFTS	
CDN Bank Draft	\$10.00
USD / Foreign Bank Draft	\$10.00
WIRE TRANSFERS	
Outgoing Wire Transfers	\$15.00 ⁴
Incoming Wire Transfers	10.00 ⁴
Wire Transfer - Amendments, Cancellation - Reversal, Trace Request	30.00 ⁴

BlueShore Financial: BlueShore Financial, a division of Beem Credit Union

†GST applies

Rates are subject to change without notice.

¹ Ordered through D&H - refer to Business Product Ordering

² Includes cost of drilling and replacement lock. Boxes subject to availability. Not all sizes available at every location.

³ Plus any agent and correspondent charges, and costs incurred by BlueShore Financial to complete the request

⁴ For wire transfers in CAD or Foreign Dollars, fees will be charged in CAD. For wire transfers in USD, fees will be charged in USD. Plus any agent and correspondent charges, and costs incurred by BlueShore Financial to complete the request.

*Requests for seven or more historic cheques will be billed at an hourly rate of \$40/hour with a \$30 min