

## Personal Account Service Fees\*

Effective February 1st, 2011

	PCA Chequing Account CAD	PCA Chequing Account USD	Daily Interest Savings Account CAD	Daily Interest Savings Account USD
Account Maintenance Fee	FREE	FREE	FREE	FREE
Monthly Minimum Balance	N/A	N/A	1000.00	1000.00
Monthly Paper Statement with Cheque Images	3.00	3.00	N/A	N/A
Monthly Online Statement with Cheque Images	FREE	FREE	N/A	NA
Number of FREE In-Branch Withdrawals or Transfers with a Minimum Monthly Balance of \$1,000.00	N/A	N/A	UNLIMITED	UNLIMITED
Number of FREE In-Branch Withdrawals or Transfers WITHOUT a Minimum Monthly Balance of \$1,000.00	N/A	N/A	2	2
<b>ASSISTED SERVICES (In-Branch / Call Centre)**</b>				
Deposit / Transfer-In	FREE	FREE	FREE	FREE
Withdrawal or Transfer-Out	0.60	0.60	0.60	0.60
Bill Payment	1.25	N/A	1.25	N/A
<b>ONLINE / PHONE BANKING SERVICES</b>				
Transfer Between Accounts, Bill Payments, Account Inquiries	FREE	FREE	FREE	FREE
<b>ELECTRONIC SERVICES***</b>				
POLCU - ATM Transactions	FREE	N/A	FREE	N/A
EXCHANGE Network (CAD) - ATM Transactions	FREE	N/A	FREE	N/A
Interac - ATM Transactions	1.50	N/A	1.50	N/A
International Transactions	5.00	N/A	5.00	N/A
Interac / Direct Payment (POS)**	0.50	N/A	0.50	N/A
<b>CHEQUE CLEARING / PRE-AUTHORIZED PAYMENTS</b>				
Cheques or PAPs Per Item	0.60	0.60	N/A	N/A
<b>CHEQUE PRINTING ORDERS</b>				
In House Cheque Orders - Starter Kit (NEW Accounts)	12 FREE	12 FREE	N/A	N/A
In House Cheque Orders - Existing Accounts	Call for Pricing		N/A	N/A
Davis & Henderson	Call for Pricing		N/A	N/A

\* Fees and Rates are subject to change without notice.

\*\* Assisted Services as well as Interac/Direct Payment (POS) for Seniors 60+ are all FREE of charge.

\*\*\*Surcharges by other Financial Institutions may apply.

These Fees apply to a la carte services.