



August 1, 2024

## PERSONAL ACCOUNTS ADDITIONAL SERVICES AND ASSOCIATED CHARGES

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
Cheque processed in USD on a CAD account	\$20.00
Non MICR encoded cheque	\$5.00
<b>NSF items (cheques, EFTs, ATB Financial loan and mortgage payments, US cheques)</b>	
NSF Fee on Personal Accounts	\$38.00
<b>Stop Payments</b>	
<b>Team member assisted</b> cheques and EFT (full or partial details)	\$20.00
<b>Online</b> cheques and EFT (full or partial details)	\$12.50
<b>Drafts<sup>3</sup></b>	
CAD currency	\$9.95
USD currency	\$9.95
Multicurrency	\$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> <b>Personal Account</b>	\$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
Fund transfer request by customer via phone	\$5.00



Service <sup>1</sup>	Fee per item <sup>2</sup>
<b>Account Maintenance</b>	
In-branch record of activity print out	\$3.00
<b>Account Statements</b> Does not include Mastercard, loan or investment statements	
E-statement	Free
Paper statement - Single account	\$2.00
Paper statement - Consolidated	\$3.00
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 inquiry by phone	\$3.00
Withdrawal in Canada at non-ATB ABM ( <i>Interac</i> <sup>®</sup> network)	\$2.00 <sup>8</sup>
Withdrawal outside Canada ( <i>Cirrus</i> or <i>Visa Plus ATM</i> network)	\$5.00 <sup>9</sup>
Service <sup>6</sup>	Fee per item <sup>7</sup>
<b>Debit Card Foreign Currency Transactions</b>	
The following currency conversion fees apply to debit card transactions made in currencies other than Canadian Dollars.	
Foreign currency purchases or withdrawals made with your Visa Debit enabled Debit Card (debit cards with a Visa logo)	The transaction amount, including any applicable ABM fees that are charged by ATB or the ABM provider, will be converted to Canadian dollars based on the rate set by Visa International in effect on the transaction date and will include a fee equal to 2.9% of the converted amount.
Foreign currency purchases or withdrawals made with an <i>Interac</i> <sup>®</sup> -only enabled Debit Card (debit cards without a Visa logo)	The transaction amount, including any applicable ABM fees that are charged by ATB or the ABM provider, will be converted to Canadian dollars based on the rate set by Interac Corp. in effect on the transaction date and will include a fee equal to 2.5% of the converted amount.



## PERSONAL ACCOUNTS ADDITIONAL SERVICES AND ASSOCIATED CHARGES

Service <sup>6</sup>	Fee per item <sup>7</sup>
<b>Bill Payments</b>	
<b>In-branch (plus any applicable transaction fee)</b>	
Personal chequing and savings accounts	\$1.75
<b>Trace Requests</b>	
<b>(Cheques, deposits, debits and credits to accounts, bill payments, chargebacks, NSF traces)</b>	
EFT traces	\$25.00
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)	\$20.00
4 years (3rd notice)	\$25.00
7 years (4th notice)	\$25.00

Service <sup>6</sup>	Fee per item <sup>7</sup>
<b>Overdraft Protection</b>	
Accounts with overdraft protection (applies to personal accounts only)	<p>No monthly fee if the 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 17.25% per annum, charged and payable monthly.</p>



## PERSONAL ACCOUNTS ADDITIONAL SERVICES AND ASSOCIATED CHARGES

Service <sup>10</sup>	Fee per item <sup>11</sup>
<b>Safe Deposit Boxes Annual Fees<sup>12</sup></b>	
1.5 x 5 x 24	\$55.00
2.5 x 5 x 24	\$75.00
2.5 x 10 x 24	\$90.00
5 x 5 x 24	\$135.00
5 x 10 x 24	\$235.00
10 x 10 x 24	\$350.00
Steel Chest	\$375.00
Drilling	\$240.00 plus costs
Replacement key	\$21.00 plus costs
<b>Collection items</b>	
Incoming CAD or USD items 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

Service <sup>13</sup>	Fee per item <sup>14</sup>
<b>Foreign/ International Wire Transfers and Services</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



Service <sup>13</sup>	Fee per item <sup>14</sup>
<b>Foreign/ International Wire Transfers and Services</b>	
<b>Incoming Wires (other fees may apply)</b>	
CAD, USD	\$15.00
<b>Buy/Sell USD</b>	
\$100,000 and over	Exchange rate
<b>Registered and Non-Registered Investments</b>	
<b>Registered products (RRSP, RRIF, RESP, TFSA, FHSA)</b>	
Transfer funds to another financial institution	\$100.00
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.	Inquire to find out what fees are applicable to you.

## ATB PERSONAL ACCOUNTS AND SERVICES

Basic Account	
Fee Description	Fee per item
Monthly maintenance fee	\$3.95 for 15 debit transactions
Interac e-Transfer	\$1.50 each
Interac e-Transfer Request Money	\$1.50 each
Global Transfers	\$50 - \$999.99: \$5 CAD \$1,000 - \$10,000: Free Special Countries: \$15 CAD
In-branch or electronic withdrawals or transfers	\$1.25 each
In-branch bill payments	\$2.50 each (\$1.25 payment fee plus- \$125 withdrawal fee)
Cheques	\$1.25 each



## ATB PERSONAL ACCOUNTS AND SERVICES

ATB Advantage Account	
Fee Description	Fee per item
Monthly maintenance fee	\$24.95
Minimum monthly balance for monthly maintenance fee waiver	Minimum \$6,000 daily balance
Interac e-Transfer	Unlimited , free
Interac e-Transfer Request Money	\$1.50 each
Global Transfers	\$50 - \$999.99: \$5 CAD \$1,000 - \$10,000: Free Special Countries: \$15 CAD
Alberta Lifestyle Cheques	Free
Bank Draft	Free
Stop Payment service	Free

No Fee All In Digital Account	
Fee Description	Current Fee
Monthly maintenance fee	\$0
Transactions	Unlimited digital transactions
Line of Credit limit	\$5,000 - \$50,000
Interac e-Transfer	Unlimited , free
Interac e-Transfer Request Money	\$1.50 each
Global Transfers	\$50 - \$999.99: \$5 CAD \$1,000 - \$10,000: Free Special Countries: \$15 CAD
Non-digital transactions (in-branch) fees	\$5.00 each plus fees for additional services and associated charges where applicable.



## ATB PERSONAL ACCOUNTS AND SERVICES

Unlimited Personal Account	
Fee Description	Current Fee
Monthly maintenance fee	\$15.95
Minimum monthly balance for monthly maintenance fee waiver	Minimum \$\$4,000 daily balance
Interac e-Transfer	Unlimited, free
Interac e-Transfer Request Money	\$1.50 each
Global Transfers	\$50 - \$999.99: \$5 CAD \$1,000 - \$10,000: Free Special Countries: \$15 CAD

Pay As You Go Personal Account	
Fee Description	Fee per item
Monthly maintenance fee	\$0 per-transaction fees apply
Monthly over limit fee cap	\$25, additional service fees still apply
Interac e-transfer	\$1.50
Interac e-Transfer Request Money	\$1.50
Global Transfers	\$50 - \$999.99: \$5 CAD \$1,000 - \$10,000: Free Special Countries: \$15 CAD
<b>Over limit Fees</b>	\$1.75 each for in-branch withdrawals and transfers <sup>1</sup> \$1.75 each for cheques \$1.75 each for electronic withdrawals and transfers, including Global Transfers \$2.00 each for bill payments.

Generation Account (For young Albertans 25 and under)	
Fee Description	Fee per item
Monthly maintenance fee	\$0
Transactions	Unlimited
Interac e-transfer	Unlimited, free
Interac e-Transfer Request Money	\$1.50



## ATB PERSONAL ACCOUNTS AND SERVICES

<b>Freedom Account (For clients 59+)</b>	
<b>Fee Description</b>	<b>Fee per item</b>
Monthly maintenance fee	\$0
Interac e-transfer	Unlimited, free
Interac e-Transfer Request Money	\$1.50
Global Transfers	\$50 - \$999.99: \$5 CAD \$1,000 - \$10,000: Free Special Countries: \$15 CAD
Personalized Cheques	One free personalized cheque order per calendar year (limited styles).
Bank Drafts	Free

<b>Springboard Savings Account</b>	
<b>Fee Description</b>	<b>Fee per item</b>
Interest Earned	<a href="#">Springboard Savings Account</a>
Monthly Fee	\$0
Interac e-transfer	\$1.50
Interac e-Transfer Request Money	\$1.50
Global Transfers	\$50 - \$999.99: \$5 CAD \$1,000 - \$10,000: Free Special Countries: \$15 CAD
In branch and ABM withdrawals and transfers	\$5.00 per item
Cheques written	\$5.00 per item
Outgoing electronic transactions	\$5.00 per item





## ATB PERSONAL ACCOUNTS AND SERVICES

US Dollar Chequing Account	
Fee Description	Fee per item
Monthly maintenance fee	\$0 or 2.95 USD <sup>15</sup>
Currency conversion rate	Fluctuates with market rates
Interac e-transfer	Not available
Global Transfers	\$50 - \$999.99: \$5 USD \$1,000 - \$10,000: Free Special Countries: \$15 USD
Drafts	\$9.95 USD each

US Dollar Savings Account	
Fee Description	Fee per item
Monthly maintenance fee	\$0
Interac e-transfer	Not available
Interac e-Transfer Request Money	\$1.50
Global Transfers	\$50 - \$999.99: \$5 USD \$1,000 - \$10,000: Free Special Countries: \$15 USD
Drafts	\$9.95 USD each

<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 e-Transfer is a registered Trademark of Interac Corp. Used under license.

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

<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.

<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.

<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.

<sup>15</sup> Existing clients can access a USD Chequing Account for no monthly fee if they hold an Unlimited Account, ATB Advantage Account, Account, Freedom or Basic Account.