

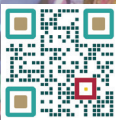
Personal Account Service Charges

Savings Accounts

Effective October 1, 2024



PEACE HILLS TRUST



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PHT Personal Account

Savings

High Interest Savings

PHT Savings

PHT Pure Savings

Benefits per month -

\$0.00 for
Up to 3 debit
transactions

\$0.00 for
1 debit
transaction

Monthly Administration Fee

\$0.00

\$0.00

Monthly Admin Fee 'Minimum Balance'
Exemption Tier

N/A

N/A

Discount - Seniors' Discount

N/A

N/A

Interest Notes/Description

N/A

\$5000
min balance req'd

Interest Paid

Monthly

Monthly

*Interest rates subject to change without notice

Interest Tiers

Flat

Flat

Paper Statement -
mailed without images

\$2.00

\$2.00

Online Statement Viewing

\$0.00

\$0.00

Online Cheque Viewing

N/A

N/A

In Branch Withdrawal

\$2.50

\$5.00

In Branch Transfer

\$2.50

\$5.00

In Branch Bill Payment

N/A

N/A

Cheques

N/A

N/A

Pre-Authorized Payments

N/A

N/A

Internet Transfer

\$2.50

\$5.00

Internet Bill Payment

N/A

N/A

ABM Bill Payment

N/A

N/A

Interac e-Transfer - Send Money

N/A

N/A

Interac e-Transfer - Request Money

N/A

N/A

Interac e-Transfer - Fulfilling a request

N/A

N/A

Interac e-Transfer - Auto Deposit

N/A

N/A

Home ABM Debit

N/A

N/A

Interact/Exchange ABM Debit
(Overlimit Fees would Apply)

N/A

N/A

Interac POS

N/A

N/A

US/International ABM Debit

N/A

N/A

Overdraft Handling Fee

\$5.00

\$5.00