



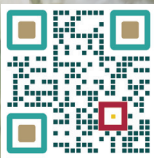
Personal Account
Service Charges

Chequing Accounts

Effective October 1, 2024



Locations



PEACE HILLS TRUST®
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PHT Personal Account	Electronic	Low Fee	Mid Tier	High Value	US
	Digital Chequing	PHT First	PHT First Plus	PHT Preferred	US Chequing **if available**
Benefits per month -	\$0.00 for Unlimited Interac e-transfers & Electronic transactions	\$3.95 for up to 15 free transactions (excluding Interac e-Transfers)	\$12.95 for up to 30 free transactions (excluding Interac e-Transfers)	\$24.95 for Unlimited transactions & unlimited e-Transfers	\$2.50 for up to 4 Debit transactions
Monthly Administration Fee	\$0.00	\$3.95	\$12.95	\$24.95	\$2.50
Monthly Admin Fee 'Minimum Balance' Exemption Tier	N/A	\$2000	\$2500	\$3000	N/A
Discount - Seniors' Discount	N/A	N/A	N/A	N/A	N/A
Interest Notes/Description	N/A	N/A	N/A	N/A	N/A
Interest Paid <small>*Interest rates subject to change without notice</small>	N/A	N/A	N/A	N/A	N/A
Interest Tiers	N/A	N/A	N/A	N/A	N/A
Paper Statement - mailed without images	N/A	\$2.50	\$2.50	\$2.50	\$2.00
Online Statement Viewing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Online Cheque Viewing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
In Branch Withdrawal	\$2.50	\$1.25	\$1.25	\$0.00	\$2.00
In Branch Transfer	\$2.50	\$1.25	\$1.25	\$0.00	\$2.00
In Branch Bill Payment	\$2.50	\$1.25	\$1.25	\$0.00	N/A
Cheques	N/A	\$1.25	\$1.25	\$0.00	N/A
Pre-Authorized Payments	\$0.00	\$1.25	\$1.25	\$0.00	N/A
Internet Transfer	\$0.00	\$1.25	\$1.25	\$0.00	N/A
Internet Bill Payment	\$0.00	\$1.25	\$1.25	\$0.00	N/A
ABM Bill Payment	\$0.00	\$1.25	\$1.25	\$0.00	N/A
Interac e-Transfer - Send Money	\$0.00	\$1.25	\$1.25	\$0.00	N/A
Interac e-Transfer - Request Money	\$0.00	\$1.25	\$1.25	\$0.00	N/A
Interac e-Transfer - Fulfilling a request	\$0.00	\$1.25	\$1.25	\$0.00	N/A
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00	\$0.00	\$0.00	N/A
Home ABM Debit	\$0.00	\$1.25	\$1.25	\$0.00	N/A
Interact/Exchange ABM Debit <small>(Overlimit Fees would Apply)</small>	N/C From PHT	\$1.25	\$1.25	N/C From PHT	N/A
Interac POS	\$0.00	\$1.25	\$1.25	\$0.00	N/A
US/International ABM Debit	\$4.00	\$4.00	\$4.00	\$4.00	N/A
Overdraft Handling Fee	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00