MERIDIAN PERSONAL BANKING

Accounts and services overview[1]

	CHEQUING PACKAGES								US DOLLAR	SAVING ACCOUNTS[19]		
	Essential	Everyday[2]	Digital	Unlimited	Senior[3] Everyday (Age 60+)	Senior[3] Unlimited (Age 60+)	Student[4] (Age 18-25)	Newcomer to Canada[5]	Chequing	Advantage	Youth[6] (Under 18)	HISA / Online Advantage
MONTHLY FEE	$3	$9	$14	$19	$3	$9.50	$0	$0[7]	$0	No fee		
Minimum monthly balance to waive transaction fees[8]	n/a	$2,000	$3,000[18]	$5,000	$2,000	$5,000	n/a		n/a	$50,000	n/a	
Monthly interest	n/a								yes	yes		
TRANSACTIONS												
Self-serve[9]	15 included (additional $1.25/ transaction)	25 included (additional $1.25/ transaction)	unlimited		25 included (additional $1.25/ transaction)	Unlimited			$1/ transaction	1 included (additional $1.25/ transaction)	unlimited	
Personal service[10]	5 included (additional $1.25/ transaction)	5 included (additional $1.25/ transaction)	$1.25/ transaction	unlimited	5 included (additional $1.25/ transaction)	unlimited	5 included (additional $1.25/ transaction)	unlimited	$1/ transaction	1 included (additional $1.25/ transaction)	unlimited	
Cheques (drawn on account)	2 included (additional $1.25/ transaction	2 included (additional $1.25/ transaction	$1.25/ transaction	unlimited	2 included (additional $1.25/ transaction)	unlimited	2 included (additional $1.25/ transaction)	unlimited	$1/ transaction	n/a		
Deposits	unlimited								unlimited	unlimited		
Rebated *Interac*® e-Transfer per month	4 free (additional $1.00)	6 free (additional $1.00)	free*		6 free (additional $1.00)	free*			n/a	n/a		
ADDITIONAL FEATURES												
Certified cheques	other services and associated fees on page 2		free	Other fees on page 2	free	other services and associated fees on page 2		free	other services and associated fees on page 2	other services and associated fees on page 2		
Basic cheque order			1 free order/ year (up to 50 cheques)	Other fees on page 2	1 free order/ year (up to 50 cheques)			unlimited[11]				
Bank draft			free (CAD only)					free				
Safety deposit box rental			15% discount	up to 50% discount (max of $15)				free[12]				
Wires	other services and associated fees on page 2							1 outgoing and incoming wire monthly				
RECORD KEEPING												
Online, mobile and telephone banking	free								free	free		
E-Statements[13,14]	free								free	free		
In-branch interim paper statement	$5		free		$5	Free			$5	$5	free	$5
Cheque images[15] (Online Banking Only)	$1.50/image (cheque images are free if registered for online statements)								$1.50/image (cheque images are free if registered for online statements)	n/a		
Paper statements	$2.50		free		$2.50	Free			$2.50	$2.50 (quarterly)		

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ONLINE AND ATM	FEE
ABM trace	$15
Interac e-Transfer®	$1
Interac e-Transfer® requests	$1
Interac® ATM transactions	$2
Cirrus® (US)	$3
Cirrus® (International)	$5
Debit Card Replacement	$5

CHEQUE AND PAYMENT PROCESSING	
Bank draft (CAD)	$10
Bank draft (USD and foreign)	$10
Cashing/depositing USD cheques	$1.25 USD (waived with USD account)
Foreign currency drawn on a CAD account	$12
Certified cheque	$10
Cheques sent on collection	$20
Non-sufficient funds (NSF)	$10
Honoured NSF	$5 and overdraft interest
NSF reversal	Free
Late loan payment	$10
Chargebacks	$7
Stop payment with complete details	$15
Stop payment with partial details	$20
Stop payment bank draft (USD &Foreign only)	$30
US stop payment (USD)	$20
Bill payment trace	$15
Bill payment reject/recall	$24
Incorrectly encoded item	$7
Coverdraft	$5/item
Overdraft protection	$5/month plus interest
Overdraft interest rate	21%/annum[17]

FOREIGN CURRENCY	FEE
Foreign debit transaction fee	2.50%
Small foreign currency order fee (for buy and sell orders less than $100 CAD equivalent)	$5

RECORD KEEPING AND SEARCHES	
Credit rating to other financial institution	$5.65
Search of bank records	$30/hour (minimum $15)
Interest letter	$16
Balance letter	$16
Letter-duplicate T4 and T5 information	$15

SAFETY DEPOSIT BOXES	
Various sizes available	see branch location for details
Key replacement	$30
Drilling of box	locksmith fee to drill box applies

WIRE TRANSFER (CDN, USD & FOREIGN)[16]	
Incoming wires	$17.50
Outgoing wires under $20,000	$30
Outgoing wires $20,001 - $50,000	$60
Outgoing wires $50,001 - $100,000	$100
Outgoing wires $100,001 +	$120
Wire Recall	$30

INACTIVE, TRANSFERRING AND CLOSING ACCOUNTS	
Inactive account	$30/year
RRSP/RRIF/TFSA/FHSA	$75 for transfer out requests
RESP full transfer	$75
RESP partial transfer	$195

[1] Account fees, services and rates subject to change without notice. HST included.

[2] The Everyday Chequing Package qualifies for a $9 monthly fee waiver under the Indigenous Benefit.

[3] Senior: for Members aged 60 years and up. Limit of one Senior Account per eligible Member. Senior Member must be the primary account holder for the account to be eligible.

[4] Student: for Members aged 18 to 25. Limit of one Student Account per eligible Member. Student Member must be the primary account holder for the account to be eligible.

[5] Newcomer to Canada Package: Includes additional features such as no annual fee on the Meridian Visa* Card (with exception to the Meridian Infinite Visa* Card), $500 rebate to cover fees on a new mortgage or transferring a mortgage from another financial institution, and a bonus on specific term deposit products.

[6] Youth: for Members under age 18.

[7] New to Canada Package: Eligible for individuals who have moved to Canada within the last 3 years, no age restrictions.

[8] To waive transactions fees minimum balance must be maintained daily throughout the calendar month.

[9] Self serve transactions: includes bill payments via: Online, Mobile or Telephone Banking and ATMs, Interac® Direct Payment purchases, pre-authorized debit, and ATM withdrawals. US Dollar Chequing account self-serve transactions limited to transfers between accounts via Online, Mobile, and Telephone Banking and payments to Meridian US Dollar VISA* credit cards (transaction fee not charged for payments to Meridian US Dollar VISA* credit cards from Meridian USD accounts). Bill payments and pre-authorized debit transactions are not available on Savings accounts.

[10] Personal service transactions: includes all in-branch withdrawals, bank drafts and outgoing wires.

[11] Available for 50 Singles and 50 Duplicates per order.

[12] Newcomer to Canada: Limited to one per Member.

[13] Chequing accounts including Youth Accounts: Monthly statement / Saving accounts: Quarterly statement.

[14] Monthly paper statements are available upon request for $2.50/month for chequing and $2.50/quarterly for savings. Not applicable for Senior, Youth and New to Canada Packages. Quarterly statement is free when paying $2.50 month fee for chequing accounts.

[15] US cheque images available only if cleared through Canadian Clearing System.

[16] Additional fees may apply to USD and foreign currency outgoing wires. Each correspondent or intermediary bank the wire passes through can deduct a processing fee. Meridian is unable to identify such fees prior to sending a wire.

[17] Interest payable on overdrawn balances is calculated daily on the daily closing overdrawn balance at 21% per annum, charged monthly.

[18] Maintaining the minimum monthly balance will waive both the package and additional transaction fees.

[19] Interest rates are subject to change without notice and are on a per annum basis. Interest is calculated on the closing daily balance and is paid on the last day of each month.

* Digital, Unlimited, Senior Unlimited and Student Packages will receive up to a limited of 99 rebated Interac® e-Transfers per month (additional $1.00 per transaction)

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