

Fee Schedule

Account-related transactions and other services

Fees are applied on personal and business account transactions for services listed below. Fees are charged immediately upon transaction completion and are in addition to fees which may be charged by third-party service providers, other financial institutions (FI) and intermediary banks. FirstOntario is unable to identify such fees in advance. Fees are charged in CDN dollars except for U.S. accounts and incoming U.S. wire transfers where fees are applied in U.S. dollars.

ATM Network Fees Chequing and Savings Accounts			Wire Transfer (CDN, U.S. and International)		Safe Deposit Boxes and Night Deposit	
ATM type/location	FCU Fee	FI Surcharge				
THE EXCHANGE® Network ATM	\$0	no	Incoming	\$20	Small	\$50/year [†]
U.S. Allpoint Network ATM	\$0	varies by state	Outgoing up to \$20,000	\$25	Medium	\$75/year [†]
Interac® or non-THE EXCHANGE® Network ATM	\$3.50	yes	Outgoing \$20,000.01–\$50,000	\$50	Large	\$135/year [†]
U.S. Cirrus® or non-Allpoint Network ATM	\$3.50	yes	Outgoing \$50,000.01+	\$100	Extra large/jumbo	\$230/year [†]
International Cirrus® ATM	\$3.50	yes			Safe deposit box drilling	\$150 [†]
					Safe deposit box key replacement	\$25 [†]
					Business accounts — night deposit	\$45/year [†]
Cheques and Payment Processing			Record Keeping and Searches		Personal Lending Services	
					Additional fees may apply based on lending service details.	
Draft (official cheque) — CDN		\$10	Record search (minimum \$15 plus HST)	\$35/hour	Loan or mortgage extension	\$40
Draft — other currency		\$10	Letters and forms (member requested)	\$25	Late payment fee	\$50
Certified cheque		\$10	Bill payment	\$1.25	Mortgage transfer out	\$400
Cheque in foreign funds drawn on CDN account		\$25	Bill payment trace/recall (within one year)	\$15	Mortgage discharge	\$400
Foreign currency exchange (non-USD)		\$20	Bill payment trace/recall (greater than one year)	\$30		
Stop payment		\$18	Statement — official/in-branch duplicate copy	\$2		
Post-dated cheque held for deposit		\$5	Bank confirmation	\$25		
Non-sufficient funds (NSF)		\$50	ATM/POS trace (min. transaction value of \$20)	\$15		
Overdraft exception item		\$50	Mastercard Network trace (min. transaction value of \$80)	\$60		
Overdraft transfer/handling		\$10			Business Accounts Online Banking	
Overdraft protection fee		\$2.50			One-signer access	\$0
Transfer of funds by telephone		\$4.50			Two-signer access	\$20/month
Charge back		\$10				
Collection Item — CDN		\$20			Business Accounts Payment Stream AFT Fees	
Collection Item — other currency		\$30			Originator setup	from \$150
					Additional originator setup	\$75
					Transactions (debits and credits)	\$0.25
					Data entry — manual release	\$10/file
					Data entry — auto release	\$50/month
					File upload	\$10/file
					Hard token	\$50
					Soft token	no charge
					Statement retrieval by FirstOntario	\$5
Registered Plans			Foreign Currency Transactions			
Registered product transfer out		\$100	Debit card (including Debit Mastercard®) purchases in a foreign currency	\$0.95 plus 2% foreign exchange fee		
Settlement of registered plans for estates		fees may apply				
			Business Accounts In-Branch Services			
			Cash deposit processing	\$2 per \$1,000*		