



TERM DEPOSIT SERVICE CHARGES

1.	Redeem prior to maturity due to Financial hardship or error.	\$25.00
2.	Transfer from one dealer to another dealer	\$25.00
3.	Nominee re-registration	\$25.00
4.	Cancel or modify a Term Deposit purchase within 30 business days.	\$25.00
5.	Backdating the Term Deposit as per the Letter of indemnity	\$25.00 or interest losses if greater then \$25.00
6.	Retrieve copy of client's cashed cheque	\$25.00
7.	Replace post dated cheque prior to the maturity date	\$25.00
8.	Early redemption on Estate request for individual registration	FREE

Effective February 2010