

<b>SAVINGS</b>	<b>EVERYDAY SAVINGS</b>	<b>INVESTOR SAVINGS</b>	<b>USD SAVINGS</b>
<b>FEES AND STANDARD SERVICES</b>			
Monthly Fee	N/A	N/A	N/A
Transactions Included in Monthly Fee	N/A	N/A	2 Free Self-Serve or In-Branch Transactions
Monthly Statement Fee	N/A	N/A	N/A
In-Branch Print Statement Fee	\$2.50	\$2.50	\$2.50
Cheque Clearing Fee	\$0.75	N/A	\$1.00
EFTs	\$0.75	N/A	\$1.00
<b>IN BRANCH TRANSACTIONS</b>			
In Branch Withdrawal/Transfer	N/A	N/A	\$1.00
In Branch Bill Payment	\$1.50	\$1.50	N/A
<b>INTERNET BANKING</b>			
Transfer	FREE	FREE	FREE
Bill Payment	\$0.50	\$0.50	N/A
E-Transfer Debit	\$1.00	\$1.00	N/A
E-Transfer Cancellation Fee	N/A	N/A	N/A
E-Transfer Requestor Fee	\$1.00	\$1.00	N/A
<b>ATM/POS WITHDRAWALS</b>			
HMECU ATM	FREE	FREE	N/A
Exchange Network ATM	FREE	FREE	N/A
Interac (Non Exchange Network) ATM	\$1.50	N/A	N/A
US ATM	\$3.00	N/A	N/A
International ATM	\$5.00	N/A	N/A
POS	\$1.50	N/A	N/A