

# Notice to our customers - Changes to Deposit Accounts Fees

We periodically review our business deposit accounts and adjust fee structures to reflect market conditions and client usage. Please be advised that effective December 1, 2019, the following adjustments will be made to our Schedule of Rates and Fees for Retail, Small Business and Commercial clients who hold Deposit Accounts with us:

Product/Service	Existing Fee/ Commission - BBD	New Fee/ Commission - BBD
Each Deposit Account with Balances <= 4,999,999*	NIL	0.00%
Each Deposit Account with Balances = 5,000,000-9,999,999*	NIL	0.50%
Each Deposit Account with Balances = 10,000,000-19,999,999*	NIL	1.00%
Each Deposit Account with Balances > = 20,000,000*	NIL	2.25%

\*does not include Term Deposits

The fee is calculated on the entire average monthly balance and on a 365 day basis. It is charged monthly on the last business day of the month.

Please reach out to us via your branch representative or 426-7000 should you require further details.

These changes are also reflected in our Schedule of Rates and Fees.