



**PC MONEY™ ACCOUNT - OPTIONAL SERVICE ACCOUNT FEES**

Your PC Money™ Account has no monthly fee and unlimited everyday transactions. Refer to this chart to see the fees associated with our optional services.

<b>Unlimited In-Store Purchases (\$CAD)</b>	Free
<b>Unlimited Online Purchases (\$CAD)</b>	Free
<b>Unlimited ATM Withdrawals at PC Financial® ATMs</b>	Free
<b>Unlimited Bill Payments</b>	Free
<b>Non-Sufficient Funds (NSF)</b> If a transaction on your Account is rejected due to a reason of non-sufficient funds in the Account.	\$40.00*
<b>Domestic ATM withdrawal (not PC Financial® ATM)</b>	\$1.50
<b>International ATM withdrawal (Mastercard Network)</b>	\$3.00
<b>Foreign Exchange Transaction Fee</b> Foreign currency transactions are converted to Canadian dollars at exchange rates set by Mastercard in effect on the date we process the transaction.	Free
<b>Send <i>Interac</i> e-Transfer®</b>	Free
<b>Receive <i>Interac</i> e-Transfer®</b>	Free
<b>Cancel <i>Interac</i> e-Transfer®</b> If the recipient has not deposited an <i>Interac</i> e-Transfer®, it may be cancelled within 30 days of the transfer being sent.	\$3.50
<b>Optional Overdraft Protection Fee</b> Charged each month when overdraft is used.	\$5.00
<b>Optional Overdraft Protection Interest (Per annum)</b> Applies to overdrawn balances, calculated daily and charged monthly.	19%

\* For every instance of presentment or re-presentment of the transaction.  
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 President's Choice Financial® Mastercard® and PC Money™ Account are provided by President's Choice Bank. PC Optimum™ program is provided by President's Choice Services Inc.

<b>Bill Payment Trace</b> Request to investigate the status of a completed bill payment transaction.	\$15.00
<b>Bill Payment Recall</b> Request to attempt a cancellation of a bill payment after completion of the transaction.	\$24.00
<b>Rush Card Replacement</b>	\$5.00
<b>Card Replacement (1<sup>st</sup> Free per Year)</b> Charged for the second replacement card ordered within each calendar year. Your first replacement card is free of charge. Standard delivery period applies.	\$5.00
<b>Printed Copy of Previous Account Statement</b>	\$5.00
<b>Inactivity Fee (yearly)</b> Your Account is considered inactive if you have not transacted on your Account after a 12-month period. To avoid this fee, any monetary transaction must be initiated by you at least once every 365 days.	\$20.00
<b>Assisted Transaction via Customer Service Representative (per transaction)</b>	\$1.00

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