

Term Deposits Fee Schedule (Broker Deposits Only)



Effective April 17, 2017

Service Fees	Registered GICs*	Non-Registered GICs
Full Transfer Out	No Charge	—
Partial Transfer Out	No Charge	—
Full Deregistration/Withdrawal	\$50	—
Partial Deregistration/Withdrawal	\$50	—
Early Redemption - Estate	No Charge	No Charge
Early Redemption - Other	\$50	\$50
Direct Deposit	No Charge	No Charge
Stale-Dated Cheque Replacement	\$25	\$25
Re-Registration/Adding or Removing Joint Owner	—	\$25/ registration
Returned Item/NSF Fee	\$50	\$50
Duplicate Tax Receipt	\$10	—
Duplicate Statement	\$10	—
Research Fee	\$50/hr	\$50/hr

*Includes RSP, RIF, and TFSA GICs held within a Community Trust Classic Registered Account. Additional fees apply to Self-Directed Registered Accounts.

Note: All fees are subject to applicable federal and provincial taxes. All fees or charges will not be changed without 60 days prior written notice. Community Trust reserves the right to assess fees for extraordinary services not outlined in this schedule.

Please see page two for a description of each service.

Understanding Your Fee Schedule

Full Transfer Out fee applies when all assets under the plan are transferred out, whether “in kind” or “in cash”, to another financial institution. The plan will be closed upon completing the transaction.

Partial Transfer Out fee applies when a portion of the assets under the plan are transferred out, whether “in kind” or “in cash”, to another financial institution.

Full Deregistration/Withdrawal fee applies when all assets under the plan are withdrawn in cash. Assets withdrawn will be subject to withholding taxes. The plan will be closed upon completing the transaction.

Partial Deregistration/Withdrawal fee applies when a portion of the assets under the plan are withdrawn in cash. Assets withdrawn will be subject to the appropriate withholding taxes.

Early Redemption - Estate fee applies where the depositor passes away and the funds are redeemed to either the estate, joint owners or beneficiaries. Commission is also clawed back on the remaining term of the purchase.

Early Redemption - Other fee applies where the depositor requests early redemption due to financial hardships and the funds are released by Community Trust. Interest penalty and commission claw back apply on the remaining term of the purchase.

Direct Deposits are a secure method of receiving payments directly into your personal bank account.

Stale Dated Cheque Replacement fee is charged when a cheque is issued to replace one which was not cashed within 6 months of the original date.

Re-registration/Adding or Removing Joint Owner fee is charged when a client wishes to add, remove or change the registration on the GIC including nominee name and account numbers.

Returned Item/NSF fee is charged when a cheque or electronic payment is returned to us unpaid. Reasons may include insufficient funds, stop payment or account closed. A notice will also be sent to the account holder if applicable.

Duplicate Tax Receipt fee is charged for producing and issuing a duplicate tax receipt.

Duplicate Statement fee is charged for producing and issuing a duplicate account statement; however, your statement is available online free of charge.

Research Fee applies to an investigation into an account and the production of any requested records.