

About Our Accounts and Related Services

Effective March 12, 2026



Chequing Account	Monthly Fee	Transactions Included ¹	Additional Transaction and Handling Fees ²	Minimum Monthly Balance (MMB) ³ to waive Monthly Fee	Record Keeping Fees
Value Account	\$3.95	12 transactions	Additional Transactions \$1.25 each Non-FNBC ABM \$2.00 each Foreign ABM (Inside U.S., Mexico) \$3.00 each Foreign ABM (Outside U.S., Mexico) \$5.00 each	\$1,500	Paperless Free Online Statements Free Statement Free Cheque Image Return Free
ValuePlus Account	\$11.95	25 transactions	Additional Transactions \$1.25 each Non-FNBC ABM \$2.00 each Foreign ABM (Inside U.S., Mexico) \$3.00 each Foreign ABM (Outside U.S., Mexico) \$5.00 each 2 Free Sent Interac® e-Transfers-additional \$1.50 each	\$3,000	Paperless Free Online Statements Free Statement \$2.00/mth Cheque Image Return Free
Infinity Account	\$16.95	Unlimited transactions	Non-FNBC ABM \$2.00 each Foreign ABM (Inside U.S., Mexico) \$3.00 each Foreign ABM (Outside U.S., Mexico) \$5.00 each 5 Free Sent Interac® e-Transfers-additional \$1.50 each	\$4,000	Paperless Free Online Statements Free Statement \$2.00/mth Cheque Image Return Free
Select Service	\$29.95	Unlimited transactions	No additional fees	\$5,000	Paperless Free Online Statements Free Statement Free Cheque Image Return Free
Elders Plan®	Free	Unlimited transactions	Non-FNBC ABM \$2.00 each Foreign ABM (Inside U.S., Mexico) \$3.00 each Foreign ABM (Outside U.S., Mexico) \$5.00 each 5 Free Sent Interac® e-Transfers-additional \$1.50 each	N/A	Paperless Free Online Statements Free Statement Free Cheque Image Return Free
Student Account ⁵	Free	Unlimited transactions	Non-FNBC ABM \$2.00 each Foreign ABM (Inside U.S., Mexico) \$3.00 each Foreign ABM (Outside U.S., Mexico) \$5.00 each Sent Interac® e-Transfers Free Receive a fulfilled Interac® Money Request Free	N/A	Paperless Free Online Statements Free Statement \$2.00/mth Cheque Image Return Free
Savings Account	Debit Transaction ¹ and Handling Fees ²		Minimum Monthly Balance (MMB) ³ to waive fees	Record Keeping Fees	
Everyday Savings Account	1 Free debit transaction per month Transfers ⁸ Free All additional debit transactions \$2.00 Handling Fees: Non-FNBC ABM \$2.00 Foreign ABM (Inside U.S., Mexico) \$3.00 Foreign ABM (Outside U.S., Mexico) \$5.00		N/A	Paperless Free Online Statements Free Statement \$2.00/mth* (*waived with MMB ³ of \$1,000)	
High Interest Savings Account First Nations High Interest* (*Product held on reserve)	All debit transactions \$5.00 each Handling Fees: Non-FNBC ABM \$2.00 each Foreign ABM (Inside U.S., Mexico) \$3.00 each Foreign ABM (Outside U.S., Mexico) \$5.00 each		\$25,000	Paperless Free Online Statements Free Statement \$2.00/mth* (*waived with MMB ³ of \$25,000)	
Tier Savings Account ⁶ Companion Savings Account ⁶	2 Free debit transaction per month Additional debit transactions \$1.50 each Handling Fees: Bill Payments & Transfers set up on a bill payment profile \$1.25 each Debit Payment Purchase \$1.25 each Non-FNBC ABM \$2.00 each Foreign ABM (Inside U.S., Mexico) \$3.00 each Foreign ABM (Outside U.S., Mexico) \$5.00 each		\$25,000	Paperless Free Online Statements Free Statement \$2.00/mth* (*waived with MMB ³ of \$1,000)	
Youth Account ⁷	Unlimited debit transactions per month Handling Fees: Non-FNBC ABM \$2.00 each Foreign ABM (Inside U.S., Mexico) \$3.00 each Foreign ABM (Outside U.S., Mexico) \$5.00 each 5 Sent Free Interac® e-Transfers-additional \$1.50 each		N/A	Paperless Free Online Statements Free Statement Free Cheque Image Return Free	
High Interest TFSA Savings Account	No Fees for debit transaction		N/A	Paperless Free Online Statements Free Statement Free	

U.S. Dollar Account <i>All fees charged in U.S. funds</i>	Debit Transaction ⁹ Fees	Minimum Monthly Balance (MMB) ³ to waive Fees	Record Keeping Fees
U.S. Daily Interest Chequing Account	\$1.25 U.S. Each	\$1,000	Paperless Free Online Statements Free Statement\$2.00/mth
Borderless Plan	\$4.95 U.S. per month Unlimited debit transactions per month	\$3,000	Paperless Free Online Statements Free Statement \$2.00/mth

- 1 Transactions/Debit Transactions include: withdrawals, transfers, cheques, pre-authorized payments, bill payments and Debit Payment purchases. For High Interest TFSA Savings Accounts, a debit transaction does not include a Debit Payment Purchase. For *Interac*[®] e-Transfers, an additional charge is applicable. Deposit transactions are free.
- 2 Handling fees are in addition to the applicable transaction fee.
- 3 The applicable balance must be maintained each day of the applicable month to entitle you to the waiver of the Monthly Fee for Chequing Accounts; the waiver of the Transaction Fee and Handling Fee (except for the foreign ABM handling fee) for Savings Accounts and/or Record keeping fee where indicated.
- 4 Cheque Image Return is available with Online Statements and Statement record keeping options only.
- 5 Student Account offered to customers enrolled in a full-time, post-secondary program. Proof of enrollment required. Student benefits last until the specified graduation date, after which customers may re-apply for benefits. If the customer does not re-apply, the benefits will automatically be removed and account to be changed to Value Plus Account
- 6 Account no longer for sale.
- 7 The Youth Account is only available to persons under the age of 19. Youth Account will be converted to a Value Plus Account at the age of 19.
- 8 Transfers to First Nations Bank personal Canadian dollar chequing or savings accounts registered in same customer name using the transfer function are free. Transfers between accounts done by way of cheque or *Interac* e-Transfer will be treated as debit transactions.
- 9 U.S. debits include withdrawals, transfers, cheques and bill payments. Banking via ABM machines and Debit Payment Purchase is not available.

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Note: Other Financial Institutions may charge fees for use of their ABMs.

Deposit Account Issuers

All deposit accounts are offered by First Nations Bank of Canada

Your Concerns Matter To Us

At First Nations Bank of Canada, we're committed to providing you with superior service and to answering any questions you have about our products. If we don't meet your expectations, please let us know. We'll do our best to satisfy you.

If you have a concern, please talk to the First Nations Bank of Canada representative with whom you usually deal. The representative is there to help, is prepared to look into your concern promptly and will try to resolve it to your satisfaction.

If you require additional information about our complaint process, please refer to our customer complaints brochure.

Account Related Information and Administration Fees

The following fees are in addition to any applicable transaction fees.

Cheque / Payment Services

NSF items^A (cheques, pre-authorized payments, bill payments, First Nations Bank of Canada loan payments, etc.):

If returned \$10.00
for US accounts \$5.00US

Other overdrafts

If paid\$5.00
plus 21% annual interest charge on overdraft amounts

Stop Payment^A (cheque or pre-authorized payment):

With complete details..... \$20.00

Writing a cheque on a non-chequing account^t..... Free

Cheque Not Written in Currency of Account^A.....\$20.00

Using a non-MICR encoded cheque Free

Internet View Cheque Service^{A B} Free

In Branch Cheque Copy

processed within past 90 days^BFree

processed more than 90 days ago^{A B}\$15.00 per copy

Bill Payments

In branch, paid by cheque or cash\$1.00

Searches / Notices^A

Search and photocopy an item processed within past 90 days.\$5.00
per item more than 90 days ago \$15.00 per item

Detailed recap of account transactions.....\$15.00/hr

Dormant, inactive and unclaimed account notices (excludes Youth Account):

2-year dormant fee \$20.00
(no charge if acknowledged within 60 days)

5-year dormant fee \$30.00

9-year dormant fee \$40.00

Detailed Bill Payment Investigation \$15.00/hr

Overdraft Protection^A

Overdraft protection is available on Chequing and U.S. Dollar Accounts, subject to credit approval, and covers cheques, pre-authorized payments, transfers between accounts, Debit Payment Purchases, ABM, Telephone and Internet withdrawals, transfers, bill payments, up to your approved overdraft limit.

We will charge you a \$4.00 monthly fee for the use of overdraft protection for all or part of a month, per account, plus applicable interest charges.

Account Maintenance

Interim Statements:

In Branch	\$1.00
Account enquiry	Free
Transfer of funds (via phone call to branch or mail/fax).....	Free
Duplicate Statement.....	\$5.00

Certificate of Balance/Customer Account Confirmation.....	\$15.00
Close account within 14 days ^l	Free
Close account within 90 days ^A	\$20.00
(no charge if transferred to another First Nations Bank of Canada account)	
Account Balance transferred to another Financial Institution.....	\$15.00

e-Transfer Service

Send an <i>Interac</i> [®] e-Transfer.....	\$1.50 per transfer ^E
Receive an <i>Interac</i> [®] e-Transfer.....	Free
Receive a fulfilled <i>Interac</i> [®] e-Transfer Money Request	\$1.50 per transfer
Fulfill an <i>Interac</i> [®] e-Transfer Money Request	Free

Collection Items

Canadian dollar or U.S. dollar cheque sent for re-presentment within Canada.....	\$30.00
(other Bank charges may apply)	

Outgoing Cheque Collection - Canadian dollar, U.S. dollar or Foreign currency cheque payable outside of Canada	0.20% of cheque amount
Min \$30.00/Max \$150.00	
(other Bank charges and out-of-pocket expenses may apply)	

Foreign / International Wire Transfers And Services

Outgoing Money Wire Transfers

Canadian, U.S. (fee in same currency)

Foreign (fee in Canadian equivalent):

\$10,000 CDN or less	\$30.00
\$10,000.01 to \$50,000.....	\$50.00
Greater than \$50,000 CDN.....	\$80.00

(Foreign Bank charges may apply)

To First Nations Bank of Canada branches..... \$16.00

Incoming Money Wire Transfer (Network Fee)^F

Canadian/ Foreign	\$17.50
U.S.....	\$17.50 (U.S)

Wire Investigation fee for non-Bank error \$40.00/hour
((\$25.00 minimum charge)

Redemption of coupons/bonds:

Canadian	\$7.50
Foreign (will be sent on collection).....	\$15.00
Returned Foreign Deposit	\$15.00

Note: Our standard rate of interest for overdraft not covered by Overdraft Protection is 21% per annum, plus a \$5.00 Presentment Fee for each overdraft protection transaction.**Safety Deposit Boxes**

Size ^C	Price ^D
Small (1.0 - 9.0 sq. inches) ^H	\$42.50
Medium (9.1 - 17.5 sq. inches).....	\$60.00
Large (17.6 - 27.0 sq. inches).....	\$90.00
Annual Billing Fee notice.....	\$5.00
Late payment fee.....	\$5.00
Drilling Fee.....	\$200.00
Replacement Key.....	\$50.00

Drafts^G

Any Canadian, U.S. Draft.....	\$7.50
Request for refund or replacement of lost or stolen draft.....	\$10.00

Retirement Savings Plans (RSP)

There are no set up fees or annual fees for FNBC RSPs.

Transfer/Withdrawal Fee:

For Plans open 180 days or less.....	\$100.00 per transfer/withdrawal
For Plans open more than 180 days	\$50.00 per transfer/withdrawal

Transfer/Withdrawal Fee does not apply to transfers between investment options within the Plan or to another FNBC Registered Plan.

Access Card Replacement

First card	no charge
Additional Replacement cards	\$10.00

A Charged in the currency of account.

B Applies to all Canadian Chequing, Savings and Line of Credit accounts with cheque writing option. Paperless Record Keeping is not available for Line of Credit accounts.

C Some sizes not available at some branches.

D Plus GST, HST, QST as required by Federal and Provincial legislation.

E Regular account transaction fees may apply.

F Excludes a faxed or mailed copy of transfer details - see Searches / Notices.

G Foreign Bank and communication charges may apply. Fee may be charged in the currency of the payment source.

H \$5.00 waived if customer is over the age of 60.

I Includes refunding all charges related to the operation of the account, other than interest charges.

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