

<b>Information Summary Box – e-Savings</b>																																											
Monthly Fees	<b>\$0.00</b>																																										
Other Fees and Charges	<table border="0"> <thead> <tr> <th><b>Service Fees</b></th> <th><b>Charge Amount (per transaction)</b></th> </tr> </thead> <tbody> <tr> <td>Wire Payment – Outgoing (CAD)</td> <td><b>\$25.00</b></td> </tr> <tr> <td>Wire Payment – Incoming</td> <td><b>\$10.00</b></td> </tr> <tr> <td>Wire payment investigation</td> <td><b>\$30.00</b></td> </tr> <tr> <td>NSF Preauthorized Debit</td> <td><b>\$45.00</b></td> </tr> <tr> <td>Printed Statement</td> <td><b>\$5.00</b></td> </tr> <tr> <td>Balance inquiry</td> <td><b>\$2.00</b></td> </tr> <tr> <td>e-Statement</td> <td><b>No charge</b></td> </tr> <tr> <td>Returned cheque (chargeback)</td> <td><b>\$7.00</b></td> </tr> <tr> <td>Withdrawal – Paper Cheque Issuing</td> <td><b>\$10.00</b></td> </tr> <tr> <td>Wire Payment – Outgoing (CAD)</td> <td><b>\$25.00</b></td> </tr> <tr> <td>Wire Payment – Incoming</td> <td><b>\$10.00</b></td> </tr> <tr> <td>Wire payment investigation</td> <td><b>\$30.00</b></td> </tr> <tr> <td>NSF Preauthorized Debit</td> <td><b>\$45.00</b></td> </tr> <tr> <td>Printed Statement</td> <td><b>\$5.00</b></td> </tr> <tr> <td>Balance inquiry</td> <td><b>\$2.00</b></td> </tr> <tr> <td>e-Statement</td> <td><b>No charge</b></td> </tr> <tr> <td>Returned cheque (chargeback)</td> <td><b>\$7.00</b></td> </tr> <tr> <td><b>General Account Fees</b></td> <td><b>Charge Amount</b></td> </tr> <tr> <td>Searches</td> <td><b>\$5.00 per item</b></td> </tr> <tr> <td>Detailed Account Investigation</td> <td><b>\$25.00 per hour</b></td> </tr> </tbody> </table>	<b>Service Fees</b>	<b>Charge Amount (per transaction)</b>	Wire Payment – Outgoing (CAD)	<b>\$25.00</b>	Wire Payment – Incoming	<b>\$10.00</b>	Wire payment investigation	<b>\$30.00</b>	NSF Preauthorized Debit	<b>\$45.00</b>	Printed Statement	<b>\$5.00</b>	Balance inquiry	<b>\$2.00</b>	e-Statement	<b>No charge</b>	Returned cheque (chargeback)	<b>\$7.00</b>	Withdrawal – Paper Cheque Issuing	<b>\$10.00</b>	Wire Payment – Outgoing (CAD)	<b>\$25.00</b>	Wire Payment – Incoming	<b>\$10.00</b>	Wire payment investigation	<b>\$30.00</b>	NSF Preauthorized Debit	<b>\$45.00</b>	Printed Statement	<b>\$5.00</b>	Balance inquiry	<b>\$2.00</b>	e-Statement	<b>No charge</b>	Returned cheque (chargeback)	<b>\$7.00</b>	<b>General Account Fees</b>	<b>Charge Amount</b>	Searches	<b>\$5.00 per item</b>	Detailed Account Investigation	<b>\$25.00 per hour</b>
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Penalties	There are no penalties applicable to your account.																																										
Electronic Alert	We will send you an electronic alert if your balance in your account falls below \$100.00, such other amount that you communicate to us, or another amount as prescribed by law. You must provide us with contact information that allows us to send you an electronic alert in order to receive alerts. You may opt out of receiving alerts by informing us in writing.																																										
Annual Interest Rate	<b>3.40%</b> This is the annual interest rate that will accrue on any positive balance in your account . The interest rate is variable and subject to change. Changes in the rate of interest will be displayed on our website: <a href="http://www.peoplesbank.ca">www.peoplesbank.ca</a>																																										
Frequency of Interest Payments	<b>Monthly.</b>																																										
Minimum balance to earn interest	Interest will accrue on any positive balance in your account.																																										
Circumstances that affect interest rate	Interest on your account is calculated daily on the closing balance and paid monthly. The interest rate payable will be our current rate at the time of calculation. Our current rate is the rate at which e-Savings accounts are being offered on the day of calculation. We may change interest rates and our method of calculating interest at any time without prior notice to you. Notice of changes in the rate of interest and method of calculating interest will be displayed on our website: <a href="http://www.peoplesbank.ca">www.peoplesbank.ca</a>																																										
Maximum Cheque Hold Period	Cheques up to and including \$100	Immediately																																									
	Cheques for up to and including \$1,500	The first \$100 will be immediately available, the rest of the amounts will be available within <b>4 business days</b> , starting from the day after the deposit is received by us.																																									
	Cheques for greater than \$1,500	The first \$100 will be immediately available, the rest of the amounts will be available within <b>7 business days</b> , starting from the day after the deposit is received by us.																																									

Cheque Hold Policy	<p>Our Hold Funds Policy allows us to verify that funds will be available from the account held at the financial institution on which a cheque is drawn. Funds from cheques deposited into your account may not be immediately accessible.</p> <p>We may extend the maximum hold period in exceptional circumstances, including:</p> <ul style="list-style-type: none"> <li>i. where required in order to complete investigations as to the validity of a cheque or other instrument, including where the cheque or other instrument has been damaged;</li> <li>ii. where we have reasonable grounds to believe a deposit is being made for fraudulent or illegal purposes in relation to your account;</li> <li>iii. for an account that has been open for less than 90 days;</li> <li>iv. for a cheque that has been endorsed more than once; or</li> <li>v. for a cheque that is deposited six months or more after it was dated.</li> </ul> <p>Our “Holds On Accounts Policy” is available upon request, at our point of service, and on our website: <a href="http://www.peoplesbank.ca/en/legal/">www.peoplesbank.ca/en/legal/</a></p>
Your Obligations	<p>It is your obligation to review your account balance on a regular periodic basis, at least every <b>30 days</b> and at the start of each calendar month for the preceding calendar month. Account statements, details of transaction activity, and account balance are available at PBC Online Banking. If you discover any errors, omissions, or unauthorized transactions in your account statement or any other transaction records, you must notify us immediately. If you have actual knowledge of or suspicion of unauthorized account activity, you must immediately change your electronic identification password for PBC Online Banking and notify us. You must provide us with your email address or contact number for SMS in order to receive electronic communications. You are responsible for informing us of any change in your email address or contact number for SMS.</p>
Cancellation Rights	<p>You may cancel your e-Savings account by informing us in writing within <b>14 business days</b> after the day on which the account was opened. We will provide you with written confirmation on the day we open an account in your name.</p>
Complaints or Concerns	<p>If you wish to make any complaints, please visit here for our procedures to resolve your concerns: <a href="https://www.peoplesbank.ca/en/about-us/resolving-your-concerns/">https://www.peoplesbank.ca/en/about-us/resolving-your-concerns/</a> .</p> <p>PBC is a member of the Ombudsman for Banking Services and Investments (OBSI). If your concern cannot be resolved through our internal complaints procedure, you may contact OBSI by:</p> <p>Mail: OBSI, 20 Queen Street West, Suite 2400 P.O. Box 8, Toronto, ON M5H 3R3  Toll-Free Phone: 1-888-451-4519  Email: <a href="mailto:ombudsman@obsi.ca">ombudsman@obsi.ca</a></p> <p>Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure that they comply with federal consumer protection laws. You may also contact the FCAC to submit a question or complaint by:</p> <p>Toll-free: 1-866-461-3222  Online: Submit a question or complaint (<a href="http://www.fcac-acfc.gc.ca">www.fcac-acfc.gc.ca</a>)  Mailing address: Financial Consumer Agency of Canada, 427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9</p> <p>For more information on your rights, please visit the FCAC website: <a href="http://www.canada.ca/en/financial-consumer-agency.html">www.canada.ca/en/financial-consumer-agency.html</a></p>
Contact Us	<p>If you have any questions, please contact us:  Toll-Free: 833-309-4860  Telephone Hours: Monday to Friday, 5.00am– 4.30pm PST</p>