

**THE CORPORATION OF THE
TOWNSHIP OF EDWARDSBURGH CARDINAL**

BY-LAW NO. 2021-47

**“A BY-LAW TO AUTHORIZE THE MAYOR AND TREASURER TO EXECUTE A
COMMERCIAL BANKING SERVICES AGREEMENT WITH THE ROYAL BANK OF
CANADA”**

WHEREAS the Municipal Act 2001, SO 2001, Chapter 25, Section 8(1) states that the powers of a municipality shall be interpreted broadly so as to confer broad authority on municipalities to govern their affairs as they consider appropriate and to enhance their ability to respond to municipal issues; and

WHEREAS the Municipal Act 2001, SO 2001, Chapter 25, Section 8(2) states that in the event of ambiguity, the ambiguity shall be resolved so as to include, rather than exclude, municipal powers that existed before the Municipal Act, 2001 came into force; and

WHEREAS the Municipal Act 2001, SO 2001, Chapter 25, Section 9 gives the municipality the capacity, rights, powers and privileges of a natural person for the purpose of exercising its authority under this Act; and

WHEREAS the Council of the Corporation of the Township of Edwardsburgh Cardinal deems it advisable to enter into an agreement with the Royal Bank of Canada for renewal of commercial banking services, term to be three years commencing September 1, 2021;

NOW THEREFORE the Council of the Corporation of the Township of Edwardsburgh Cardinal enacts as follows:

1. The Mayor and Treasurer are hereby authorized to execute the Commercial Banking Services Agreement attached hereto as Schedule “A” on behalf of the Township of Edwardsburgh Cardinal, and it shall form part of this by-law.
2. That bylaw 2018-08 and all other bylaws previously passed that are inconsistent with the provisions of this bylaw are hereby repealed.
3. That this by-law shall come into force and take effect upon passing.

Read a first and second time in open Council this 23 day of August, 2021.

Read a third and final time, passed, signed and sealed in open Council this 23 day of August, 2021.



Mayor



Clerk



Royal Bank

Ellen Rivers-Cotter
Commercial Account Manager

Royal Bank of Canada
936 Notre Dame St
Embrun, ON, K0A 1W0
613-246-1785

July 30, 2021

The Corporation of the Township of Edwardsburgh-Cardinal
18 Centre St
Spencerville, ON, K0E 1X0

Dear Melanie Stubbs;

Re: Negotiated Deposit Interest Rates and Service Fees

Royal Bank of Canada ("RBC") is currently providing The Corporation of the Township of Edwardsburgh-Cardinal (Township of Edwardsburgh-Cardinal) the services listed in Schedules "A" and "B" attached. The current pricing and interest rates for these services expired on February 28, 2021.

RBC would be pleased to continue to provide these services for an additional 3-5 years, commencing on September 01, 2021, with an option to extend for an additional 2 years at the new pricing and rates listed in Schedules "A" and "B".

Our proposal is based on your historical 12-month average account balances and levels of activity, as well as the expectation that these will continue. Should the average account balances and/or levels of activity vary by more than 20% from current levels on a 12-month basis, either party shall have the right to request amendments to this pricing and interest agreement.

Each of the Township of Edwardsburgh-Cardinal and RBC has the right to terminate this agreement upon 90 days' prior written notice to the other party. Termination shall not affect the rights, obligations, and/or remedies of each party hereto accrued to the date of termination notwithstanding the termination provision set out in the Schedule "A" Deposit Interest Agreement attached.

This agreement amends, terminates, and replaces all prior agreement(s) between RBC and the Township of Edwardsburgh-Cardinal with respect to the pricing and rates of the services listed in Schedules "A" and "B" only. This agreement does not replace any agreement the Township of Edwardsburgh-Cardinal may have with RBC with respect to any other subject matter which continue to apply. Any new services introduced during the proposed new term will be negotiated separately and will be considered supplemental hereto.

In addition to the services currently being used, we will continue to introduce alternative banking solutions to the Township of Edwardsburgh-Cardinal that have the potential to further reduce administrative costs, improve efficiencies and minimize the risk of potential exposure to fraudulent activity.

We would like to thank you for choosing RBC to be your provider of banking services. We value your business and look forward to our continued relationship.

If you have any questions, do not hesitate to contact me.

Please provide your agreement to and acceptance of our offer by signing below and initialing Schedules "A" and "B". Return a copy of this agreement to RBC at the address set out above.

Yours truly,

Royal Bank of Canada

Ellen Rivers-Cotter

By: Ellen Rivers-Cotter
Commercial Account Manager

Term accepted: 3 years

Accepted and Agreed by:

**THE CORPORATION OF THE TOWNSHIP
OF EDWARDSBURGH-CARDINAL**

Per: *Patrick Savelle*
Name: Patrick Savelle
Title: Mayor

Per: *Melanie Stubbs*
Name: Melanie Stubbs
Title: Treasurer

Please note the information contained in this letter agreement is confidential information of RBC and you are not permitted to share it with any person without our prior written consent.

The Corporation of the Township of
Edwardsburgh-Cardinal

Effective September 01, 2021

SCHEDULE "A"
DEPOSIT INTEREST AGREEMENT

Deposit Interest Arrangement

This interest arrangement applies to the following CAD Account(s):

Transit #:	Account #:
04782	1000116
04782	1001189
04782	1001205
04782	1001981
04782	1002427
04782	1002450
04782	1003292
04782	1191519

Existing Arrangement

The deposit interest arrangement calculates interest on the average monthly balance (AMB) in the Account, using the average Royal Bank Prime (RBP) as a reference rate. Interest is calculated on the interest-bearing balance at a rate of RBP - 1.75%.

New Arrangement

The deposit interest arrangement calculates interest on the average monthly balance (AMB) in the Account, using the average Royal Bank Prime (RBP) as a reference rate. Interest is calculated on the interest-bearing balance at a rate of RBP - 1.85%.

Definitions

"Account" means each current account, CAD or USD, referenced in this Schedule "A"

"Average Monthly Balance" or "AMB" is the average of the daily closing credit balances for the month.

"Interest Bearing Balance" or "IBB" is the gross balance less compensating balance and/or float if applicable.

"Royal Bank Prime" or "RBP" is the annual rate of interest announced by us from time to time as a reference rate then in effect for determining interest rates on Canadian Dollar commercial loans in Canada. The average RBP is determined each month by dividing the aggregate daily RBP for the month by the number of days in that month.

All interest rates herein are annual interest rates. All interest calculations herein are simple interest calculations.

Terms and Conditions

For arrangements that use either the RBP, USBR or USTBR as a reference rate, interest is paid directly to your account on the second business day of each month, backdated to the first.

All reference rates are available upon request and are posted in our branch and/or on our website.

Unless otherwise expressly indicated herein, we may change the interest rate(s) indicated above, including, without limitation, any reference rate(s) used to calculate such interest rate(s), at any time by providing you with at least thirty (30) days' prior notice. We may also at any time, at our sole discretion and upon at least thirty (30) days' prior notice, charge interest on deposits to the Account(s).

Unless we agree otherwise in writing, you confirm and agree that funds deposited into the Account(s) are not being invested on behalf of any third party, and do not belong to and are not for the benefit of any third party ("Third Party Funds"). If we have not agreed in writing, you agree to advise us should any Third Party Funds be deposited into any Account and we reserve the right, at our discretion and without notice, to pay interest at a rate or rates different than the rate(s) indicated above, for such periods of time as we may choose at our discretion, on any Third Party Funds that are deposited into the Account(s).

You agree to advise us by (i) 10:00 a.m. Pacific Time if your Account is located in Pacific or Mountain time zones; or (ii) 11:00 a.m. Eastern Time if your Account is located in any other time zone, on the same business day of any fluctuations that would cause your end of day balance to increase or decrease by CAD/USD (based on currency of the Account) twenty-five million dollars (\$25,000,000.00) or more ("Fluctuations").

We reserve the right, at our discretion and without notice, to pay interest at a rate or rates different than the rate(s) indicated above, for such periods of time as we may choose at our discretion, on any funds that were deposited into the Account(s) as a result of Fluctuations, whether advised or not. Should it be necessary to use a different rate or rates, then the amount of interest to be paid will be determined by multiplying the revised rate or rates by the amount of funds that were deposited into the Account(s) as a result of the Fluctuations (or the amount of any remaining funds, if a portion of the funds have been withdrawn) for the number of days that such funds (or remaining funds) remain in the Account(s).

We reserve the right, at our discretion and without notice, to pay interest at a rate or rates different than the rate(s) indicated above on an amount equal to the difference between any funds that were withdrawn from the Account(s) as a result of unadvised Fluctuations and CAD/USD (based on currency of the Account) twenty-five million dollars (\$25,000,000.00) ("Difference"). Should it be necessary to use a different rate or rates, then the amount of interest to be paid on the Difference will be determined by multiplying the revised rate or rates by the amount equal to the Difference for one day.

We may at any time, at our discretion and without notice, refuse any deposit to any Account, impose a cap on the amount of funds in any Account, or refuse to process any instruction, Instrument, request, communication, or other document, for any reason in accordance with our policies, procedures, or guidelines.

This agreement is in addition to any other services we may have with you concerning the Account(s).



This agreement constitutes a service material or service agreement under the Master Client Agreement for Business Clients, Financial Services Agreement, or the Business Services Agreement, as applicable (each, a "Master Agreement") between you and us. All provisions of the Master Agreement apply to this agreement as if they were contained in this agreement, unless expressly excluded or modified herein. If

there is any inconsistency between the Master Agreement and this agreement, this agreement will prevail to the extent of any inconsistency for this deposit interest arrangement.

These arrangements commence on **September 01, 2021**, and supersede and replace any prior arrangements for the payment of interest on your Account(s). Unless otherwise expressly indicated herein, we may terminate or change any part of these arrangements at any time by providing you with notice at least thirty (30) days' prior to the effective date of termination or the change.

"We", "us", and "our" means Royal Bank of Canada. "You" and "your" means each account holder to whom this document is addressed. "We", "us", and "our" means Royal Bank of Canada. "You" and "your" means each account holder to whom this document is addressed.

Initials:

	
---	---

SCHEDULE "B"
BANKING SERVICE FEES

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
CURRENT ACCOUNT					
1000116, 1001189, 1001205, 1001981, 1002427, 1002450, 1003292, 1191519					
# ELECTRONIC DEBITS	105	Waived		Waived	
# ELECTRONIC DEPOSITS/CREDIT	182	Waived		Waived	
# REGULAR CHEQUES/DEBITS	85	Waived		Waived	
# REGULAR DEPOSITS/CREDITS	6	Waived		Waived	
# ITEMS ON DEPOSIT	96	Waived		Waived	
AMT OF CASH DEP-ATM		Waived		Waived	
AMT OF CASH DEP-IN BRANCH	3,137	Waived		Waived	
AMT OF CASH DEP-NIGHT DEPOSIT		Waived		Waived	
# CHEQUES CERTIFIED		Waived		Waived	
# DEBIT TRANSFERS AUTO		Waived		Waived	
# DUPLICATE STATEMENTS		Waived		Waived	
# E-STATEMENT RETRIEVAL		\$2.50		\$2.50	
# INTERIM STATEMENTS		Waived		Waived	
# ITEMS DEP (ENCODED)		Waived		Waived	
# ITEMS DEPOSITED RTD		Waived		Waived	
# MANUAL TRANSFERS		Waived		Waived	
# OL BKG ARCHIVE ITEMS		\$1.50		\$1.50	
# OL BKG COPY ITEMS		\$1.50		\$1.50	
# PAPER STATEMENTS WITH IMAGES	1	Waived		Waived	
# PAPER STATEMENTS WITHOUT IMAGES		Waived		Waived	
# REPRINT STATEMENT		Waived		Waived	
# STOP PAYMENT ORDERS - ASSISTED		\$5.00		\$5.00	
# STOP PAYMENT ORDERS - SELF SERVE		\$5.00		\$5.00	
# TRACE ARCHIVE ITEMS		\$10.00		\$10.00	
# TRACE ITEMS		\$5.00		\$5.00	
TOTAL CURRENT ACCOUNT			\$0.00		\$0.00

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
CHEQUE-PRO					
ACC 64700591701					
FULL - FEATURED PRODUCT FEE		\$75.00		\$75.00	
STANDARD PRODUCT FEE	1	\$35.00	\$35.00	\$35.00	\$35.00
TOTAL CHEQUE-PRO			\$35.00		\$35.00

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
RBC EXPRESS					
ACC 64700591701					
AUTODEPOSIT REGISTRATION	3				
ALERTS - SENT		\$0.10		\$0.10	
MOBILE - MONTHLY FEE		\$10.00		\$10.00	
NEW TOKEN FEE		\$50.00		\$50.00	
SECURID TOKENS - MONTHLY FEE		\$5.00		\$5.00	
TOTAL RBC EXPRESS			\$0.00		\$0.00

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
RBC EXPRESS WIRE PAYMENTS					
ACC 2006470059170					
MONTHLY FEE		\$60.00		\$60.00	
*PAY AS YOU GO		\$20.00		\$20.00	
PYMTS TO FI IN USA		\$16.00		\$16.00	
PYMTS TO FOREIGN FI		\$30.00		\$30.00	
PYMTS TO OTHER FI IN CANADA		\$13.00		\$13.00	
PYMTS TO RBC UNIT IN CAN		\$6.00		\$6.00	
PYMTS WITH NO IBAN		\$35.00		\$35.00	
RECALLS		\$50.00		\$50.00	
TRACE REQUEST INQUIRY		\$50.00		\$50.00	
TOTAL RBC EXPRESS WIRE PYMTS			\$0.00		\$0.00

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
RBC EXPRESS CORE SERVICES					
ACC 64700591701					
MONTHLY FEE - MLE		\$20.00		\$20.00	
MONTHLY FEE 1 USER- (FREE)		\$25.00		\$25.00	
MONTHLY FEE 2-5 USERS		\$25.00		\$25.00	
MONTHLY FEE 6 + USERS	1	\$25.00	\$25.00	\$25.00	\$25.00
ACCOUNTS OTHER FI		\$15.00		\$15.00	
ACCOUNTS RBC IN CANADA - (UPTO 5 FREE)	4	\$5.00	\$20.00	\$5.00	\$20.00
ACCOUNTS RBC IN USA - (UPTO 5 FREE)		\$15.00		\$15.00	
ACCOUNTS RBC INT'L - (UPTO 5 FREE)		\$15.00		\$15.00	
TRANSACTIONS OTHER FI		\$0.05		\$0.05	
TRANSACTIONS RBC CANADA - (UPTO 2499 FREE)	643	\$0.035	\$22.51	\$0.035	\$22.51
TRANSACTIONS RBC INT'L - (UPTO 2500 FREE)		\$0.035		\$0.035	
TRANSACTIONS RBC USA - (UPTO 2500 FREE)		\$0.035		\$0.035	
ACBS LOANS - (UPTO 5 FREE)		\$2.00		\$2.00	
BILL PAYMENTS - (UPTO 10 FREE)		\$1.00		\$1.00	
CREDIT CARDS - (UPTO 5 FREE)	5	\$2.00	\$10.00	\$2.00	\$10.00
CREDIT LINES - (FREE)		\$0.00		\$0.00	
GIC'S - (FREE)		\$0.00		\$0.00	
IMAGED ITEMS - E-STATEMENTS - (FREE)	0	\$0.00	\$0.00	\$0.00	\$0.00
IMAGED ITEMS HIGH VOLUME BDA		\$1.00		\$1.00	
IMAGED ITEMS PAPER STATEMENT		\$1.00		\$1.00	
LOANS - (UPTO 5 FREE)	0	\$2.00	\$0.00	\$2.00	\$0.00
MLE BDA A/CTS - (UPTO 5 FREE) -SAME TIER OPT 2		\$15.00		\$15.00	
MORTGAGES - (FREE)		\$0.00		\$0.00	
NON OWNED BDA ACCOUNTS - (First 5 non owned accounts)		\$20.00		\$20.00	
NON OWNED BDA ACCOUNTS - (6 TO 25)		\$15.00		\$15.00	
NON OWNED BDA ACCOUNTS - (OVER 25)		\$5.00		\$5.00	
NON OWNED BUSINESS LOANS - (UPTO 5 FREE)		\$2.00		\$2.00	
NON OWNED OTHER A/C TYPES - (UPTO 5 FREE)		\$2.00		\$2.00	
RBCX USER WITH SERVICE ACCESS - (FREE)	8	\$0.00	\$0.00	\$0.00	\$0.00
RBCX USER WITHOUT ACCESS - (FREE)		\$0.00		\$0.00	
RETRIEVAL OF IMAGED ITEM		\$1.00		\$1.00	
STATEMENT IMAGE E-STATEMENT - (FREE)	14	\$0.00	\$0.00	\$0.00	\$0.00
STATEMENT IMAGE-PAPER STMT		\$2.50		\$2.50	
STOP PAYMENTS	4	\$5.00	\$20.00	\$5.00	\$20.00
TRANSFERS FROM CREDIT CARDS - (FREE)		\$0.00		\$0.00	
TRANSFERS FROM CREDIT LINE - (FREE)		\$0.00		\$0.00	
TRANSFERS FROM DEPOSIT A/C - (UPTO 10 FREE)	0	\$1.00	\$0.00	\$1.00	\$0.00
TOTAL RBC EXPRESS CORE SERVICES			\$97.51		\$97.51

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
(PAP) - PERSONALLY APPROVED PAYMENTS (ACH DIRECT PAYMENT)					
(PC PAP) - PERSONALLY APPROVED PAYMENTS					
ACC 5910220000					
ACCOUNT MAINTENANCE FEE	1	Waived		Waived	
BLOCKED FILES RECEIVED		Waived		Waived	
BULK MAINTENANCE REQUESTS		Waived		Waived	
BULK MAINTENANCE TRANSACTIONS		Waived		Waived	
CROSS BORDER MONTHLY FEE		\$10.00		\$10.00	
FILES RECEIVED	1	\$5.00	\$5.00	\$5.00	\$5.00
FILES SCHEDULED FOLLOW UP		Waived		Waived	
FILES UNSCHEDULED INPUT		Waived		Waived	
INVESTIGATIONS		Waived		Waived	
PAYMTS BY VOUCHER		Waived		Waived	
PYMTS ELECTRONIC (tiered)	918	\$0.08	\$73.44	\$0.08	\$73.44
PYMTS HELD-ERROR		\$0.10		\$0.10	
PYMTS MAINTENANCE BY BANK		Waived		Waived	
PYMTS MAINTENANCE BY CLIENT		Waived		Waived	
PYMTS SENT TO USA (tiered)		Waived		Waived	
RE-PRESENTED PAYMENTS	5	\$0.50	\$2.50	\$0.50	\$2.50
REPORT DATA FILES		Waived		Waived	
REPORT FORMATTED FILES	11	\$0.50	\$5.50	\$0.50	\$5.50
REPORT PAGES FAX LONG DIST OTHER		Waived		Waived	
REPORT PAGES FAX NORTH AMERICA		Waived		Waived	
REPORT PAGES PRINTED		Waived		Waived	
REPORTS OPTIONAL		Waived		Waived	
RETURNED PYMTS	8	\$0.75	\$6.00	\$0.75	\$6.00
RETURNED PYMTS MANUAL POSTING		\$0.75		\$0.75	
TEST RUNS		Waived		Waived	
TOTAL P.A.P.			\$92.44		\$92.44

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
ONLINE TAX FILING (PAY FILING)					
ACC 3083037					
BILL PAYMENTS					
	4	\$0.00		\$0.00	
	over 4-99999999	\$0.75		\$0.75	
Total					
GOVERNMENT TAX FILINGS	12	\$2.00	\$24.00	\$2.00	\$24.00
SAME CREDITOR PAYMENTS		\$0.15		\$0.15	
TOTAL ONLINE TAX FILING (PAY FILING)			\$24.00		\$24.00

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
PAYMENT DISTRIBUTION SERVICE (PDS) (ACH DIRECT DEPOSIT)					
PC - PAYMENT DISTRIBUTION SERVICES (PDS)					
ACC 1645430000, 3253910000					
ACCOUNT MAINTENANCE FEE	2	Waived		Waived	
BLOCKED FILES RECEIVED		Waived		Waived	
BLOCKED FILES RECEIVED-PAYG		Waived		Waived	
BULK MAINTENANCE REQUESTS		Waived		Waived	
BULK MAINTENANCE TRANSACTIONS		Waived		Waived	
CROSS BORDER MONTHLY FEE		\$10.00		\$10.00	
FILES RECEIVED	5	\$5.00	\$25.00	\$5.00	\$25.00
FILES SCHEDULED FOLLOW-UP		Waived		Waived	
FILES UNSCHEDULED INPUT		Waived		Waived	
INVESTIGATIONS		Waived		Waived	
PYMTS ELECTRONIC-PAYG		Waived		Waived	
PAYMENTS ELECTRONIC (tiered)	215	\$0.08	\$17.20	\$0.08	\$17.20
PYMTS HELD-ERROR		Waived		Waived	
PYMTS MAINTENANCE BY BANK	2	Waived		Waived	
PYMTS MAINTENANCE BY CLIENT	3	Waived		Waived	
PYMTS SENT TO USA (tiered)		Waived		Waived	
REPORT DATA FILES		Waived		Waived	
REPORT FORMATTED FILES	8	Waived		Waived	
REPORT PAGES FAX LONG DIST OTHER		Waived		Waived	
REPORT PAGES FAX NORTH AMERICA		Waived		Waived	
REPORT PAGES PRINTED		Waived		Waived	
REPORTS OPTIONAL		Waived		Waived	
REPORTS OPTIONAL - PAYG		Waived		Waived	
RETURNED PYMTS		Waived		Waived	
RETURNED PYMTS MANUAL POSTING		Waived		Waived	
TEST RUNS		Waived		Waived	
TOTAL PDS			\$42.20		\$42.20

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
PAYMENT DISTRIBUTION SERVICE (PDS) (ACH DIRECT DEPOSIT)					
PC - PAYMENT DISTRIBUTION SERVICES (PDS)					
ACC 8368310000					
ACCOUNT MAINTENANCE FEE	1	Waived		Waived	
BLOCKED FILES RECEIVED		Waived		Waived	
BLOCKED FILES RECEIVED-PAYG		Waived		Waived	
BULK MAINTENANCE REQUESTS		Waived		Waived	
BULK MAINTENANCE TRANSACTIONS		Waived		Waived	
CROSS BORDER MONTHLY FEE		Waived		Waived	
FILES RECEIVED	3	\$5.00	\$15.00	\$5.00	\$15.00
FILES SCHEDULED FOLLOW-UP		Waived		Waived	
FILES UNSCHEDULED INPUT		Waived		Waived	
INVESTIGATIONS		Waived		Waived	
PYMTS ELECTRONIC-PAYG		Waived		Waived	
PAYMENTS ELECTRONIC (tiered)	76	\$0.08	\$6.08	\$0.08	\$6.08
PYMTS HELD-ERROR	3	Waived		Waived	
PYMTS MAINTENANCE BY BANK		Waived		Waived	
PYMTS MAINTENANCE BY CLIENT	4	Waived		Waived	
PYMTS SENT TO USA (tiered)		Waived		Waived	
REPORT DATA FILES		Waived		Waived	
REPORT FORMATTED FILES	14	Waived		Waived	
REPORT PAGES FAX LONG DIST OTHER		Waived		Waived	
REPORT PAGES FAX NORTH AMERICA		Waived		Waived	
REPORT PAGES PRINTED		Waived		Waived	
REPORTS OPTIONAL		Waived		Waived	
REPORTS OPTIONAL - PAYG		Waived		Waived	
RETURNED PYMTS		Waived		Waived	
RETURNED PYMTS MANUAL POSTING		Waived		Waived	
TEST RUNS		Waived		Waived	
TOTAL PDS			\$21.08		\$21.08

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
CORPORATE CREDITOR SERVICE					
ACC 10418 , 01082					
BILL PAYMENTS	92	\$0.065	\$5.98	\$0.065	\$5.98
MAINTENANCE FEE - TYPE 1	1	\$15.00	\$15.00	\$15.00	\$15.00
MAINTENANCE FEE - TYPE 2		\$30.00		\$30.00	
REPORTS	20	\$1.25	\$25.00	\$1.25	\$25.00
TOTAL CORPORATE CREDITOR SERVICE			\$45.98		\$45.98

ACCOUNTS AND SERVICES	MONTHLY VOLUME	CURRENT PRICE	CURRENT TOTAL	PROPOSED PRICE	PROPOSED TOTAL
CURRENT ACCOUNT SERVICES USD					
ACC 04782 4001020					
# ELECTRONIC DEBITS		Waived		Waived	
# ELECTRONIC DEPOSITS/CREDIT		Waived		Waived	
# REGULAR CHEQUES/DEBITS		Waived		Waived	
# REGULAR DEPOSITS/CREDITS		Waived		Waived	
# ITEMS ON DEPOSIT		Waived		Waived	
AMT OF CASH DEP-ATM		Waived		Waived	
AMT OF CASH DEP-IN BRANCH		Waived		Waived	
AMT OF CASH DEP-NIGHT DEPOSIT		Waived		Waived	
# CHEQUES CERTIFIED		Waived		Waived	
# DEBIT TRANSFERS AUTO		Waived		Waived	
# DUPLICATE STATEMENTS		Waived		Waived	
# E-STATEMENT RETRIEVAL		\$2.50		\$2.50	
# INTERIM STATEMENTS		Waived		Waived	
# ITEMS DEP (ENCODED)		Waived		Waived	
# ITEMS DEPOSITED RTD		Waived		Waived	
# MANUAL TRANSFERS		Waived		Waived	
# OL BKG ARCHIVE ITEMS		\$1.50		\$1.50	
# OL BKG COPY ITEMS		\$1.50		\$1.54	
# PAPER STATEMENTS WITH IMAGES	1	Waived		Waived	
# PAPER STATEMENTS WITHOUT IMAGES		Waived		Waived	
# REPRINT STATEMENT		Waived		Waived	
# STOP PAYMENT ORDERS - ASSISTED		\$5.00		\$5.00	
# STOP PAYMENT ORDERS - SELF SERVE		\$5.00		\$5.00	
# TRACE ARCHIVE ITEMS		\$10.00		\$10.00	
# TRACE ITEMS		\$5.00		\$5.00	
TOTAL CURRENT ACCOUNT			\$0.00		\$0.00

Initials:

