

Service Fees



Service fees are subject to change. Notice of any existing fee changes or introduction of new fees associated with deposit accounts will be provided at least **60 days** in advance of the effective date.

Smart eSavings Account Service Fees	Fee Type	Fee
	First withdrawal each month ¹ (per calendar month)	\$0
	Each additional withdrawal per calendar month	\$5
	Dishonoured cheque or pre-authorized debit reversal fee	\$20
	Inactive accounts	\$0
	Account history inquiry	\$0
	Duplicate statement	\$0
	Transfers to another Bridgewater Bank Smart eSavings Account or a Bridgewater Bank GIC Account	\$0

¹ Unused free withdrawals are not eligible to be carried forward.

GIC Service Fees	Fee Type	Fee
	Guaranteed Investment Certificate (GIC) Service Fee	\$0