

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 FEE

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 FEE

FEE TYPE	FEE
Guaranteed Investment Certificate (GIC)	\$0