

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 posted on our website at least **60 days** in advance of the effective date. If you receive statements for your deposit account, you will also receive a written notification **30 days** before 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