Beem Service Fee Changes (Legacy G&F) EFFECTIVE JUNE 2, 2025

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Account Fees	Current Fee	Fee June 2
Dormant Account (up to 10 years)	\$60/year starting 2 nd year	\$5.00/month
Dormant Account Closed (after 10 years)	\$60/year starting 2 nd year	\$100.00
Business Overdraft Protection Fee	\$5.00	Part of SAOD

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Business AFT Fees	Current Fee	Fee June 2	
AFT Hard Token	No charge	\$75.00	
AFT Auto Release/Month	\$40.00	\$45.00	
AFT Per Transaction Fee	\$0.05	\$0.10	
AFT Mass Error Correction	\$7.00	\$7.50/file + per item fee	
Post Dated Cheque Handling Fee	\$5.00	No longer offered	

Night Deposit Fees	Current Fee	Fee June 2	
Night Deposit bags per 100	\$10.00/month + GST	\$25.00 + GST/PST	
Night Deposit Key	Included in \$10.00/month	\$15.00/year	
Night Deposit Replacement Key	Included in \$10.00/month	Cost, minimum \$25.00	

Business Signers	Current Fee	Fee June 2
Number of Signers	Four signers per account at no charge. Charge of \$25 for each additional signer.	No limit on signers.
Signer Changes at the Annual Review Period	One free change of signers per year (Jan. – Dec.), limited to the number of signers from the previous period. Charge of \$25 for each additional signer.	One free change of signers per year (Jan. – Dec.).
Signer Changes Outside of the Annual Review Period	\$100 flat fee for up to four signers. \$25 for each additional signer.	\$100.00
Signer Changes – if ALL signatures have not been obtained within 30 days.	\$100.00	\$100.00