

# Financial Services Package for the Anglican Diocese of Toronto

Effective date: April 25, 2013

## Special Arrangements

These arrangements are effective starting February 1, 2013.

### Monthly Service Charge

- Monthly Account Activity Fee: \$10.00/per Account
- Includes Account Fee and Transaction Fee (deposits, cheques, withdrawals, bill payments and account transfers)

The monthly service charge includes the following services.

### Canadian Business Operating Account

- Deposit Content (cheques, cash and coin deposited)
- Currency supplied
  - o Cash per bundle of 100 bills ordered
  - o Coin per roll ordered
- Returned cheques (a cheque deposited is returned unpaid)
- Stop Payments – Full details provided
- Wallet Depository Service; disposable depository wallets are extra
- Cheque certification
- Bank Confirmations (audit verifications)
  - o Verification of balance only

### Account Statements

One current account statement per month and cancelled cheques until April 1<sup>st</sup>, 2013

Effective April 1, 2013, CIBC is introducing a \$3.00 per month Paper Statement fee which will apply to all Canadian & U.S. dollar business accounts

Customers can opt-out of receiving paper statements in favour of one of our environmentally friendly electronic banking solutions.

If customers use CIBC Online Banking, effective April 1st, 2013, they can review monthly eStatements online for all Canadian & U.S. dollar accounts. These electronic statements will be provided to CIBC Online Banking users with signing authority, free of charge.

If customers use CIBC Cash Management Online (CMO), they can review their account activity through the CMO Information Reporting Module.

To opt-out of receiving paper statements or sign up for CIBC Online Banking, customers should contact their CIBC business advisor, visit a CIBC branch or call us at 1-800-465-CIBC (2422). To sign-up for CMO, customers should contact their CIBC business advisor or the CIBC Business Contact Centre at 1-888 947-7736. Please refer to "Changes to CIBC Business Account Operating Terms and Agreements" (via brochure or CIBC website) for further information.

All other products and services are available at standard Bank fees.

For further assistance please feel free to contact Ms. Sarah Decaire at 416-309-3848 or by email at

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