

Accounts at a Glance

Account	Monthly Fee / Maintenance Fee	Customer Initiated Scotiabank Debit Transactions included ² - no charge for deposits - ATM mini statement fee applies	Unlimited Electronic Transfers allowed (between Scotiabank accounts)	Additional Debit Transaction Fees ²	Pays Interest ³ (minimum balance to earn interest)
EVERYDAY BANK ACCOUNTS					
Total Access Account A full-service account that gives you the flexibility to bank using any of our channels.	\$8.00	12 Any channel	✓	Branch & Check \$1.00 ATM, POS, Internet \$0.50	—
Electronic Access Account Bank anytime, anywhere – ATM, online or POS	\$5.00	Unlimited Electronic + 1 Branch or Check	✓	Branch \$2.00, Check \$1.00	—
SAVINGS ACCOUNTS Interest on savings accounts is calculated on the daily balance and paid monthly.					
ScotiaMax One Account Earn a competitive rate of interest.	\$2.00 Maintenance fee if balance goes below \$1,000 anytime during the statement cycle	3 Any channel	✓	Branch \$1.00 ATM, POS, Internet \$0.50	✓ (No Minimum)
Premium Savings Account Earn one of our highest rates of interest on balances of \$5,000 or more.	\$2.00 Maintenance fee if balance goes below \$1,000 anytime during the statement cycle	1 Any channel	✓	Branch \$5.00 ATM, POS, Internet \$5.00	✓ (No Minimum)
COMBO BANKING ACCOUNT ¹					
Our ultimate Combo Banking Account offers flexible access to your money. Enjoy an everyday bank account and one of our highest rates of interest on your savings account. And, if you maintain the required minimum daily balance, the monthly fee is waived.					
Combo Checking Account	\$10.00 Maintenance fee if savings account balance goes below \$5,000 anytime during the statement cycle ¹	15 Any channel	✓	Branch & Check \$1.00 ATM, POS, Internet \$0.50	—
Combo Savings Account		1 Any channel	✓	Branch \$1.00 ATM, POS, Internet \$0.50	✓ (No Minimum)
AGE BASED ACCOUNTS					
Junior Account (Age 0-17)⁵ Get 10 branch debit transactions and pay no monthly fee. Receive an attractive rate of interest.	No Fee	10 Branch	N/A	Branch \$0.15	✓ (\$10)
Senior's Account (Age 60+)^{4,5} Receive an attractive rate of interest and other benefits.	\$1.00 Maintenance fee if balance goes below \$1,000 anytime during the statement cycle	10 Any channel	✓	Branch & Check \$1.00 ATM, POS, Internet \$0.50	✓ (\$100)

Service charges, account features and/or benefits outlined in this brochure are subject to change without notice (in accordance to local laws). All fees are in U.S. dollars, unless otherwise specified. Interest rates are subject to change at anytime without notice.