

## IMPORTANT NOTICE

We inform you that as of June 1 of 2013 our Personal Banking fees will change and there will also be new fees and charges:

<b>Product or Service description</b>	<b>New Charges</b>
Non-Sufficient funds fee	\$20.00
Fee for checks paid with Overdraft Protection	\$5.00 (New)
Fee for checks paid per month	15 checks per month, \$1.00 for each additional check (New)
Returned check fee	\$30.00
Fee per International wire received	\$30.00
Charge for funds covered without Overdraft Protection	24%. Minimum \$30.00 USD
Charge for discharging a Personal Loan	1% of the amount being discharged
Charge for discharging an Investment or Vacation Home Mortgage	1% of the amount being discharged

Please feel free to address any questions or concerns to any of our Customer Service Representatives.

**The Bank of Nova Scotia**



Discover what's possible