



Schedule of Fees and Charges

Fee	Amount
Non Sufficient Funds (ETF or cheque)	\$40 per item
Account Transfer-out Fees	\$200 per transfer
Cheque payment*	\$50 per cheque
Lost cheque replacement or Stop Payment	\$50 per item
Paper statements	\$20 per statement

*Excludes transfers-in from other financial institutions.

Embark™ is a wholly owned subsidiary of Embark Student Foundation and is the investment fund manager, administrator and distributor of the education savings plans offered by Embark Student Foundation.

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