

Schedule of Fees and Commissions

Transactions in Canada

Effective March 1, 2008

This schedule lists the fees and commissions for services commonly used by our correspondent bank clients. Your BMO Financial Group Relationship Manager would be pleased to provide you with information regarding any of the services included in the schedule, and to review your specific requirements.

The fees and commissions listed apply to transactions processed by the BMO Financial Group in Canada and may vary according to individual arrangements. Fees and commissions for transactions in Canada or U.S. dollars will be collected in the currency of the transaction. For transactions in currencies other than Canadian or U.S. dollars, the charge will be the Canadian dollar equivalent at the BMO Financial Group's prevailing rate of exchange.

Accounts and Other Services

CORRESPONDENT BANK ACCOUNTS

CAD and USD Operating Accounts	Subject to arrangement
Cash Letters	
<ul style="list-style-type: none"> Cheques and Drafts are deposited for immediate credit to your account In the event that cheques deposited are dishonoured, these items will be charged back to your account. 	Subject to arrangement
Items returned unpaid	
<ul style="list-style-type: none"> Cheque in any currency returned unpaid Cheque returned unpaid with wire, telephone or fax advice 	Subject to arrangement Subject to arrangement
Stop Payment	\$5.25
Time/call deposit	Interest rates available on application
Overdraft	Subject to arrangement
Credit Interest	Subject to arrangement
Debit Interest	Subject to arrangement
Assured Collection Cash Letter	Subject to arrangement
Account Statement	
<ul style="list-style-type: none"> via SWIFT via fax via mail 	\$2.00 \$5.00 \$8.50
Bank confirmation	No charge
General (non payment) Investigation	Minimum \$35.00, Maximum \$120.00 (plus out of pocket expenses)
Guaranteed Exchange Rate Service	
<ul style="list-style-type: none"> Quotation and Settlement of foreign exchange transactions 	Subject to arrangement
Credit Information	
<ul style="list-style-type: none"> Verbal or written 	Subject to arrangement

COLLECTIONS - FOREIGN AND DOMESTIC

Incoming Clean Collections

When charges are for the drawer/issuer, and cheques drawn on our own or other Canadian financial institution

- | | |
|-----------------------|--|
| • Cheques up to \$100 | \$25 each |
| • Cheques over \$100 | 0.125%, \$30 minimum
and \$300 maximum each |

CLIENT OF CORRESPONDENT BANK (CCB) ACCOUNTS

BMO Financial Group permits you to offer full service Canadian and or U.S. dollar accounts to your customers under your control without the need for you to develop in-house operations. There are various types of CCB accounts. Please contact your BMO Financial Group Relationship Manager for further information.

The following Services are available under CCB accounts. Fees are subject to arrangement:

- Cheque Paid
- Sundry Debit
- Deposited Item Returned Unpaid
- Returned Item
- T/T Sent
- Sundry Credit
- Cash Letter Deposits
- Items on Deposit
- Faxcom
- Telephone Advice
- Statement
- Stop payment
- Zero Balancing

CONCENTRATOR DEPOSIT SERVICES

BMO Financial Group's Concentrator Deposit Service is a fully automated deposit gathering facility.

Concentrator Deposit	Subject to arrangement
Items on Deposit	Subject to arrangement
Statements	
• via SWIFT MT942	\$2.00 per statement
• via mail	\$8.50 per statement

ELECTRONIC BANKING SERVICES**Client Direct Access (CDA)**

Electronic Treasury Management and Information Service available via the Internet:

1-2 accounts	\$100.00
Additional accounts	\$25.00 per account
Transfers	
• Between accounts	\$5.00 per transfer
• Third party to another BMO Financial Group account	\$10.00 per transfer
Third party transfer set up	\$10.00 one-time set up fee
Pre-determined account facility	
• Included in basic services	No Charge

FUNDS TRANSFER**Payments**

To a bank as ultimate beneficiary

- | | |
|---|------------------------|
| • In Canada in any currency | Subject to arrangement |
| • To points outside of Canada in any currency | Subject to arrangement |

For payment in favour of your bank or another bank, charges will be for your account and subject to arrangement.

To a non-bank as ultimate beneficiary

- | | |
|---|---------|
| • In Canada in any currency | \$14.00 |
| • To points outside of Canada in any currency | \$14.00 |

If charges are to be deducted from your account, please ensure the codeword "OUR" is quoted in Field 71a of your SWIFT MT100; otherwise, charges will be deducted from the proceeds.

Investigations

Request for return of LVTS funds (recall, cancellation or amendment)	Minimum of \$35.00 Canadian Payments Association fee, plus out of pocket expenses
Investigations commencing within three months of original transaction date	\$35.00 plus out of pocket expenses
Investigations commencing after three months, but within twelve months of original transaction date	\$55.00, plus out of pocket expenses
Investigations commencing more than twelve months after the original transaction date	\$120.00, plus out of pocket expenses

Foreign Currency Payments

Unless otherwise instructed, payments expressed in a foreign currency and payable at BMO Financial Group, will be paid at BMO Financial Group's current buy rate for demand drafts on the country of currency.

Miscellaneous

Value Dating

Where the value is requested for date prior to date of receipt of instruction:

- For CAD Payments CAD 300.00 (plus out of pocket)
- For US Payments USD 300.00 (plus out of pocket)
- Instructions received by 15:00 Eastern Time for payment in Canada will be valued the same day.
- Instructions covering payments to points outside of Canada received by 15:00 Eastern time will be effected the same date for value in accordance with conditions prevailing at the location of the account with institution.
- Value dating is subject to local practice.

CANADIAN, U.S. AND FOREIGN CURRENCY DRAFTS

BMO Financial Group issues MT110's for all drafts issued within Canada drawn on our Foreign correspondents. In absence of any advice, contact the following office prior to releasing any funds.

CAD and USD Dollar Draft Drawings:

- Telephone 514 877-8449
(Montreal, Canada) 514 877-7517
- SWIFT Address BOFMCAM2
- Telex Address 02348155865 answerback
mybank48155865
(U.S. Access Code only)

All other Currency Draft Drawings:

- Telephone 514 877-8449
(Montreal, Canada) 514 877-7517
- SWIFT Address BOFMCAM2
- Telex Address 02348155865 answerback
mybank48155865
(U.S. Access Code only)

Contact the BMO Financial Group at:

- SWIFT Address BOFMCAM2
- Telex Address 02348155865 answerback
mybank48155865
(U.S. Access Code only)

BMO Financial Group accepts no responsibility where an MT110 advice has been issued and where funds have been advanced under fraudulent circumstance in an amount or on terms which do not correspond to our MT110 advice.