

Service Fee Lobby Sheet

Effective June 1, 2018



Miscellaneous Fees All Accounts	
Account Closures	
• Dormant Accounts	\$30.00
• Youth Membership	\$5.00
• (within 90 days – in branch)	
• All Other	\$25.00
• (within 90 days – in branch)	
• Registered Product Transfer Out – per contract	\$85.00
Bank Confirmation	Min \$25 +GST
Balance of Account Transfer requested by:	
• Another Credit Union	Cost
• Another Financial Institution	\$28.00
Chargeback Fees	\$6.50
Collection Item (incoming or outgoing)	\$20.00
Cheques	
• Ordering Personalized Cheques	Cost
• In Branch Printing of Personal Cheques	\$2.00/sheet* + GST
• Official Cheques	\$10.00
• Official Cheques – Buyback Fee	\$5.00
• NSF Cheques	\$48.00
Drafts (US or Foreign Draft)	\$8.00
Money Orders	
• Canadian Money Order	\$7.00
• Canadian Money Order – Buyback Fee	\$7.00
Letters	\$20.00
Inactive Accounts Letter	\$5.00
Transfers to:	
• Cover Overdrafts	\$7.00
• Cover Delinquent Loan Payments	\$7.00
• Transfer Out of Equity Shares	\$1.50
• Phone/Fax in Between Accounts	\$4.00
Research Fee	\$30.00/hr (Min. \$15.00)
Rejected Item	\$5.00
Replacement Chip Card	\$10.00
Statement Reprinting	\$5.00
Stop Payments	
• Over the Counter – Full Details	\$13.00
• Over the Counter – Partial Details	\$17.50
• Remote Banking	\$10.00
Unauthorized Overdraft / Exceeding Line of Credit	\$5.00
Phone/Fax Long Distance Fee	\$4.00
Post Dated Item Handling Fee	\$3.00
*Personal cheques must be printed by the sheet. A minimum of one sheet must be purchased	

Miscellaneous Fees Business Accounts	
Cash Request (coin or notes)	No charge*
Night Deposit Annual Fee	\$40.00 + GST
Night Deposit Disposable Bags	
• 0 – 99	\$0.35/bag + GST
• 100	\$30.00 + GST
• 3+ bundles of 100	\$25.00/bundle + GST
Payroll Postings	\$150.00 set-up fee + \$10.00 min/payroll + any additional fees
Change of Signor Fee	\$25.00
*Contact your local branch for details	
Miscellaneous Fees Non-Members	
Cheques	
• Cheque Value up to \$1,000	\$20.00
• Cheque Value \$1,000 - \$2,000	\$35.00
• Official Cheques	\$45.00
• Official Cheques – Buyback Fee	\$15.00
Money Orders	
• Canadian Money Order	\$20.00
• Canadian Money Order – Buyback Fee	\$15.00
Over the Counter Bill Payments	\$15.00
Wire Transfer Surcharge	\$15.00
Coin Exchange	3.00%
US Dollar Exchange	3.00%
Wire Transfers	
To Northline Credit Unions	Free
To BC & Ontario Credit Unions	\$14.00
To other Canadian Credit Unions	\$16.00
To other Financial Institutions in Canada	\$28.00
To Financial Institutions outside of Canada	Cost + \$16.00 (min charge of \$30.00)
Incoming (CAD)	Cost
Incoming (USD)	Cost (in USD)
Sending for pick up on ID	Cost
Surcharge for non-members*	\$15.00
*Surcharge for non-members is an additional cost on top of the regular fee. For the purposes of Wire Transfers, a non-member is considered to be an individual who is not a member of any Canadian credit union.	
Safety Deposit Box Fees/year (plus taxes)	
1.5" x 5"	\$45.00
2.5" x 5"	\$55.00
3.25" x 5"	\$65.00
2.5" x 10"	\$90.00
5" x 5"	\$90.00
5" x 10"	\$150.00
7" x 10"	\$215.00
10" x 10"	\$255.00
Safety Deposit Box Storage Fee	\$25.00
Safety Deposit Box Drilling	Cost +\$25.00
Safety Deposit Box Replacement Key	\$20.00
* Members 60 years of age and older receive a \$5.00 discount on any Safety Deposit Box	

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Additional Transactions

The fees listed below are charged for each transaction where a member exceeds the monthly transaction limit on their account, or where the type of transaction is not included in the account.

Transactions	Personal Accounts				Business Accounts			Community
	Chequing	Savings	Youth Savings	US Chequing	Chequing	Savings	US Chequing	Chequing
Deposits								
• Automatic	Free	Free	Free	Free	Free	Free	Free	Free
• ATM	Free	Free	Free	N/A	Free	Free	N/A	Free
• Mail/Night	Free	Free	Free	N/A	1.00*	1.25*	1.00*	Free
In Branch								
• Deposit	Free	Free	Free	Free	1.00	1.25	1.00	Free
• Withdrawal/Transfer	1.00	2.00	1.00	1.00	1.00	3.00	1.00	1.00
• Bill Payment	1.50	2.50	1.50	N/A	1.75	3.25	N/A	1.75
Cheques	1.00	N/A	N/A	1.00	1.00	N/A	1.00	1.00
Automated Phone								
• Bill Payment	0.85	2.50	0.85	N/A	0.90	3.00	N/A	0.90
• Transfer	0.85	1.50	0.85	N/A	0.90	2.00	N/A	0.90
MemberDirect (online)								
• Bill Payment	0.85	2.50	0.85	N/A	0.90	3.00	N/A	0.90
• Transfer	0.85	1.50	0.85	N/A	0.90	2.00	N/A	0.90
• Me-to-Me Transfer (sending)	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
• Me-to-Me Transfer (receiving)	Free	Free	Free	Free	Free	Free	Free	Free
• INTERAC® e-Transfer (sending)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
• INTERAC® e-Transfer (receiving)	Free	Free	Free	Free	Free	Free	Free	Free
Network ATM Fees								
• OWN ATM	0.85	2.00	0.85	N/A	1.00	3.00	N/A	0.90
• Other Canadian Credit Union ATM	0.85	2.00	0.85	N/A	1.00	3.50	N/A	0.90
• INTERAC® ATM	2.50	3.25	2.50	N/A	2.50	4.00	N/A	2.25
• US ATM	4.00	5.00	4.00	N/A	4.00	6.75	N/A	3.75
• International ATM	4.00	7.00	4.00	N/A	6.00	8.75	N/A	3.75
Point of Sale Purchase (MemberCard)	1.00	1.25	1.00	N/A	1.00	1.25	N/A	1.00
Pre-Authorized Payment	1.00	2.00	1.00	0.85	1.00	3.00	0.90	1.00

*Annual fee and service charge for the night deposit bag are charged separately.