

Service Fees

Effective December 1, 2020

Miscellaneous Fees All Accounts

Account Closures	
• Accounts Closed (within 90 days)	\$25.00
• Accounts Closed (after 90 days)	Cost
• Accounts Closed to Dormant (18 months)	\$30.00
• Dormant Accounts (monthly fee)	\$2.50
• Registered Product Transfer Out (per contract)	\$85.00
Bank Confirmation	\$25.00/min. + GST
Chargeback Fees	\$7.00
Collection Item (incoming or outgoing)	\$25.00
Cheques	
• Ordering Personal Cheques	Cost
• Printing Personal Cheques In-Branch	\$3.00/sheet* + GST
Drafts/Money Orders/Office Cheques	
• Canadian Money Order	\$10.00
• Canadian Money Order – Buyback Fee	\$7.00
• Official Cheques	\$10.00
• Official Cheques – Buyback Fee	\$7.00
• US or Foreign Draft	\$8.00
Letters	\$20.00
NSF Item	\$48.00
Post-Dated Item Handling Fee	\$5.00
Transfers	
• Cover Delinquent Loan Payments	\$8.00
• Cover Overdrafts (manual)	\$8.00
• Cover Overdrafts (system)	\$7.00
• Out of Equity Shares	\$1.50
• Phone/Fax/Email Request	\$5.00
Rejected Item	\$5.00
Replacement Chip Card (one free per year)	\$5.00
Research Fee (min. \$15.00)	\$30.00/hr
Statements	
• Electronic Statements	Free
• Paper Statements**(mailed)	\$2.00
• Statement Reprinting	\$5.00
Stop Payments	
• In-Branch	\$13.00
• Online	\$10.00
Unauthorized Overdraft / Exceeding Line of Credit***	\$5.00

*Personal cheques must be printed by the sheet. Minimum of one sheet.

**Paper statement fee is waived for youth (18 years and younger) and classic members (60 years and older).

***Interest rate is 24.00% for exceeding lines of credit limit and accounts.

Wire Transfers

Outgoing CAD	\$40.00
Outgoing Outside CAD	\$50.00
Incoming (Charged in CAD or USD)	\$15.00
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.

Miscellaneous Fees Business Accounts

Cash Request (coin or notes)	No charge*
Change of Signor Fee	\$25.00
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
PaymentStream AFT Service	
• Set-Up	\$250.00
• Monthly Fee	\$20.00**/min.
• Additional Originator IDs	\$75.00
• Monthly Autofile	\$50.00
• Hard Tokens	\$10.00/each

*Contact your local branch for details. **Based on number of files/transactions per month.

Miscellaneous Fees Non-Members

ATM Charge – Non-Members	\$3.00
Cheque Cashing	
• Cheque Value up to \$1,000	\$20.00
• Cheque Value \$1,000 - \$2,000	\$35.00
Coin Exchange	3.00%
Office Cheques	
• Official Cheques	\$45.00
• Official Cheques – Buyback Fee	\$15.00
Bill Payments	\$15.00
US Dollar Exchange Surcharge	3.00%
Wire Transfer Surcharge	\$15.00

Safety Deposit Boxes Annual Fees*

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 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

*Plus taxes.

Account Service Fees

Effective December 1, 2020

The fees listed below are charged when the monthly allowable transactions are exceeded or when the type of transaction is not included in the account.

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

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