

Service Fees

Effective July 1, 2022

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) | \$2.50 |
| • Registered Product Transfer Out (per contract) | \$85.00 |
| Bank Confirmation | \$25.00/min. + GST |
| Chargeback | \$7.00 |
| Cheques | |
| • Ordering Personal Cheques | Cost |
| • Printing Personal Cheques In-Branch | \$3.00/sheet ¹ + GST |
| Collection Item (incoming or outgoing) | \$25.00 |
| Drafts/Money Orders/Office Cheques | \$10.00 |
| Drafts/Money Orders/Office Cheques – Buyback | \$7.00 |
| Estate Registered Plans (not paid out in year after DOD) | \$200/year |
| Large Cash Request | Contact branch |
| Letters | \$20.00 |
| NSF Item | \$48.00 |
| Post-Dated Item Handling | \$5.00 |
| Transfers | |
| • Cover Delinquent Loan Payments | \$8.00 |
| • Cover Overdrafts | \$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/Trace | \$15min/\$30hr |
| Statements | |
| • Electronic Statements | Free |
| • Paper Statements ² | \$2.00 |
| • Statement Reprinting | \$5.00 |
| Stop Payments | \$10.00 |
| Unauthorized Overdraft / Exceeding Line of Credit ³ | \$5.00 |

¹ Personal cheques must be printed by the sheet. Minimum of one sheet.

² Paper statement fee is waived for youth (18 years and younger) and classic members (60 years and older).

³ Interest rate is 24.00% for exceeding lines of credit limit and accounts.

Wire Transfers

| | |
|----------------------------------|---------|
| Incoming (charged in CAD or USD) | \$15.00 |
| Outgoing CAD | \$40.00 |
| Outgoing Outside CAD | \$50.00 |
| 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) | Contact branch ⁴ |
| Change of Signor | \$25.00 |
| Night Deposit Annual | \$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 | \$20.00/min. ⁵ |
| • Additional Originator IDs | \$75.00 |
| • Monthly Autofile | \$50.00 |
| • Hard Tokens | \$10.00/each |

⁴Contact your local branch for details.

⁵Based on number of files/transactions per month.

Miscellaneous Fees Non-Members

| | |
|----------------------------------|---------|
| ATM Charge – Non-Members | \$3.00 |
| Bill Payments | \$15.00 |
| 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 | \$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 July 1, 2022

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 |
| • INTERAC® Online Payments | 1.00 | 2.00 | 1.00 | N/A | 1.00 | 3.00 | 1.00 | 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 |
| ATM Fees | | | | | | | | |
| • 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 |
| • Cirrus ATM (US & International) | 5.00 | 5.00 | 4.00 | N/A | 5.00 | 6.75 | 3.75 | N/A |

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