



Service Fees

Effective July 1, 2026

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) | \$100.00 |
| Bank Confirmation/Credit Verification | \$25.00/min. |
| Bullion Bars, Coins, Large Cash Orders | Contact branch |
| Chargeback | \$7.00 |
| Cheques | |
| • Ordering Cheques | Cost |
| • Printing Cheques In-Branch ¹ | \$3.00/sheet |
| Collection Item (incoming or outgoing) | \$25.00 |
| Drafts Foreign/USD | Cost |
| Drafts - Stop Payment | \$25.00 |
| Office Cheques | \$10.00 |
| Estate Registered Plans (not paid out in year after DOD) | \$200/year |
| Foreign Cash Order ² | \$20.00 |
| Non-Sufficient Funds (NSF) | \$10.00 |
| Post-Dated Item Handling | \$5.00 |
| Transfers | |
| • Cover Overdrafts (Manual) | \$7.00 |
| • Cover Overdrafts (System) | \$5.00 |
| • 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 | \$20min/\$35hr |
| Statements | |
| • Electronic Statements | Free |
| • Paper Statements ³ | \$3.00 |
| • Statement Reprinting | \$5.00 |
| Stop Payments | \$12.50 |
| Unauthorized Overdraft/Exceeding Line of Credit ⁴ | \$5.00 |

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

² Cost for shipping FX notes. USD excluded.

³ Paper statement fee is waived for youth (18 years and younger) and classic members (60 years and older).

⁴ Interest rate is 24.00% for exceeding lines of credit limit and accounts.

Wire Transfers

| | |
|---------------------------------|---------|
| Incoming ⁵ | \$15.00 |
| Outgoing ⁵ | \$40.00 |
| Amendments to Outgoing Wires | \$30.00 |
| Recall/Cancel Outgoing Wire | \$30.00 |
| Receive Returning Outgoing Wire | \$30.00 |

⁵ Fees are charged in the same currency as the account being used for the wire.

Miscellaneous Fees Business Accounts

| | |
|---|----------------------|
| Cash Request ⁶ (coin or notes) | Contact branch |
| Change of Signor ⁷ | \$50.00 |
| 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 ⁸ | \$20.00/min. |
| • Additional Originator IDs | \$75.00 |
| • Monthly Autofile | \$50.00 |
| • Hard Tokens | \$10.00/each |

⁶ Contact your local branch for details.

⁷ If changes are not complete within 10 business days, the \$50 fee will be recharged.

⁸ Based on number of files/transactions per month.

Miscellaneous Fees Non-Members

| | |
|--------------------------|--------|
| ATM Charge – Non-Members | \$3.00 |
|--------------------------|--------|

We will continue to cash certain Federal and Provincial Government cheques at no-charge.

Personal Lending Fees

| | |
|---|----------------|
| Bridge Financing | \$500.00 |
| Construction Mortgage (per disbursement) | \$150.00 |
| Discharge/Transfer to another Financial Institution | \$75.00 |
| Document Printing/Letter Requests | \$25min/\$30hr |
| Late Charge Assessment Fee ⁹ | \$48.00 |
| Letters | \$20.00 |
| Mortgage Title Search (per PID) | \$25.00 |
| Payment Alteration | \$25.00 |
| Security Registration | \$85.00 |

⁹Fee will be charged for payments not fulfilled within 3 days.

Account Service Fees

Effective July 1, 2026

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 (send) | 1.00 | 2.00 | 2.00 | N/A | 1.00 | 3.00 | 1.00 | N/A |
| • Me-to-Me Transfer (receive) | Free | Free | Free | N/A | Free | Free | Free | N/A |
| • INTERAC® e-Transfer (send/request) | 1.00 | 2.00 | 1.00 | N/A | 1.00 | 3.00 | 1.00 | N/A |
| • INTERAC® e-Transfer (receive) | Free | Free | Free | N/A | Free | Free | Free | N/A |
| 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.

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.