



Effective: May 1, 2024
 *updates indicated in blue

ACCOUNT CHARGES:

Chequing Accounts

Cheque, per cheque	1.00
Preauthorized debit	0.85
Direct payment – Point of Sale	0.85
Bill Payment - Digital or Telephone Banking (self-serve).....	0.85
Cheque written on Electronic Package	3.00
US cheque or preauthorized debit (drawn on US account).....	1.75
US cheque on CDN account	10.00

Savings Accounts

Preauthorized debit	1.25
Direct payment – Point of Sale	1.25
Bill Payment - Internet or Telephone Banking (self-serve)	1.25
Investment Savings (transactions over the first two free per month).....	3.00

Member Services

Bill Payment - over the phone with a service team member	2.50
Bill Payment - in person with a service team member	2.50
Bill payment recall/ refund on best effort basis	25.00
Funds Transfer over the phone with service team member	5.00
Official cheque / Primary Order	10.00
Certified Cheque Member	10.00
Non-Member	20.00
Stop Payment Complete Information/online	10.00
Incomplete Information	15.00

ATM Charges

Canadian Credit Union ATM withdrawals.....	Free
Non Credit Union ATM withdrawal.....	2.00
US ATM Withdrawal	3.50
International ATM Withdrawal.....	3.50
Deposit of US cash or cheque in ATM**	7.00

**Credit Union ATMs do not process US cash or cheques

Card Replacement

Replacement of non-expired ATM card at member's request or lost card	15.00
Rush ATM card - at member's request.....	40.00

Chargeback / Overdraft Service / Returned Items

Overdraft Service.....	5.00
NSF Cheque return.....	40.00
Chargeback fee CDN funds.....	7.00
Chargeback fee US funds	7.00

e-Transfers

Interac etransfer: sending.....	1.00
Interac etransfer: receiving.....	free
Business Interac etransfer: sending.....	1.50
Business Interac etransfer: receiving.....	free

Wire Transfer

Incoming wires.....	<i>3rd Party Provider Fee only</i>
Outgoing wires	
- Canadian Funds sent within Canada	25.00
- Canadian funds sent to other countries	25.00
- US funds to USA.....	30.00
- US funds to Canada or countries other than the USA	30.00
- Wires sent in other currencies other than USD & CAD.....	40.00
Wire Trace / Recall.....	30.00

RRSP / RRIF / TFSA

Registered Transfer out Fee to another Credit Union or Financial Institution	100.00
Duplicate T4RSP / T4RIF / T5 / NR4 slip.....	25.00

Money Orders / Drafts

Money Orders (Cdn).....	6.00
US Draft.....	6.00

Bank Confirmations

Accountant Request	50.00
Personal Request (Statement of interest paid or earned)	50.00

Miscellaneous

Statements mailing fee.....	2.50
Statements reprint.....	2.50