



Effective: July 1, 2021

Current Fees

Account cheque charges:

Cheque, per cheque & Preauthorized debit	0.70
Direct payment - POS	0.50
Non MICR / incorrectly encoded cheque	10.00
US cheque, per cheque & preauthorized debit (drawn on US account)	1.50
US cheque on CDN account	10.00
Official cheque / Primary Order	10.00
Certified Cheque	member 10.00
	non-member 20.00
Collection Fee	20.00
Inactive Search Fee (annual)	30.00

Bill Payments

OTC (Over the Counter)	1.50
Internet Banking or Telephone Banking (self-serve)	0.50
Telephone Banking (<i>call into branch</i>)	1.50
Bill payment recall / refund on a best effort basis	25.00

ATM Charges

Canadian Credit Union ATM withdrawals	Free
Non Credit Union ATM withdrawal (free for Fat Cat, Headstart, Campus)	1.50
US ATM Withdrawal (free for Fat Cat, Headstart, Campus)	3.50
International ATM Withdrawal (free for Fat Cat, Headstart, Campus)	3.50
Deposit of US cash or cheque in ATM**	7.00
**Credit Union ATMs do not process US cash or cheques	
ATM Deposit Adjustments	7.00
ATM fee for non CU members at Fusion ATMs	2.50

Card Replacement

Replacement of non-expired ATM card at member's request - lost card	15.00
Rush ATM card - at member's request	40.00
ATM flash deactivation fee	20.00

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

Transfers:

Draw Account Transfers (System generated in \$200 multiples)	2.50
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Telephone Transfer	5.00
Account transfer out (BOA)	25.00
Agriinvest Transfer out fee (<i>to another FI</i>)	50.00
Interac etransfer: sending	1.00
Interac etransfer: receiving	free
Wire Transfer	

*3rd Party Provider Fee
only*

Incoming wires	
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	100.00
Registered Transfer out Fee to another FI	100.00
Duplicate T4RSP / T4RIF / T5 / NR4 slip	25.00

Money Orders / Drafts

Money Orders (Cdn)	6.00
Money Orders (Cdn) - Golden members	6.00
US Draft	6.00
US Draft - Golden members	6.00

Stop Payment	Complete Information/online	10.00
	Incomplete Information	15.00

Safety Deposit Boxes (includes GST) (box sizes not available at all Branches)

1.5 x 5	36.75*
2.5 x 5	42.00*
3 x 5	52.50*
3.25 x 5	52.50*
5 x 5	73.50*
5 x 10	78.75*
2.5 x 10	78.75*
10 x 10	131.25*
10 x 11.5	131.25*

**refunds available in January/February only*

***Golden discount \$5*

Lost Safety Deposit Box Key	per key	50.00*
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*check branch for
details*

Drill Safety Deposit Box

Night Deposit Bags

Disposable Night Deposit Bags

\$21.00* / 100 bags

Bank Confirmations

Accountant request 50.00
Personal request (Statement of Interest paid or earned) 50.00

Miscellaneous

Statements mailing fee 2.00
Statements reprint 2.00
Fax charges 1.00
Photocopies (per page) 0.50
Record Search 50.00/hr
min \$25 charge
Account Closing fee (opened < 6 mos.) 25.00
Telephone - Account Balance Verification 5.00
Commissioner of Oath - non-member 15.00