



Effective: July 1, 2023

Current Fees

Account charges:

| | | |
|---|------------|-------|
| Cheque, per cheque | | 0.85 |
| Preauthorized debit | | 0.75 |
| Direct payment – POS | | 0.60 |
| Savings Accounts - Preauthorized Debit, | | 1.00 |
| Savings Accounts - Bill Payment | | 1.00 |
| Savings Accounts - POS | | 1.00 |
| Non MICR / incorrectly encoded cheque | | 10.00 |
| US cheque, per cheque & preauthorized debit (drawn on US account) | | 1.75 |
| 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) | | 0.75 |
| 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) | | 2.00 |
| 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 | | 3.00 |

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) | 5.00 |
| Telephone Transfer | 25.00 |
| Account transfer out (BOA) | 50.00 |
| Agriinvest Transfer out fee (<i>to another FI</i>) | 1.00 |
| Interac etransfer: sending | Free |
| Interac etransfer: receiving | |
| 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* |
|-----------------------------|---------|--------|

Drill Safety Deposit Box

*check branch for
details*

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

Statements mailing fee 2.50

Statements reprint 2.50

Fax charges 1.00 per page, 2.00 min

Photocopies (per page) 1.00

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

Corporate/Partnership Re-Documentation Fee (conversion to
corporation or partnership) 250.00