



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 | 10.00 |
| Member | 10.00 |
| Non-Member | 20.00 |
| Stop Payment | 10.00 |
| 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 |

Transfers

e-Transfers:

| | |
|---------------------------------------|------|
| Interac etransfer: sending | 1.00 |
| Interac etransfer: receiving | free |
| Business Interac etransfer: sending | 1.50 |
| Business Interac etransfer: receiving | free |

Wire Transfers

| | |
|---|------------------------------------|
| 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 (<i>Statement of Interest paid or earned</i>) | 50.00 |

Miscellaneous

| | |
|------------------------|------|
| Statements mailing fee | 2.50 |
| Statements reprint | 2.50 |