



Effective: July 1, 2025  
 \*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
Escrow Account Management Fee .....	50/Annually

**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.....	45.00
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 Transfer

Incoming wires .....	3rd Party Provider Fee only
Outgoing wires	
- Canadian Funds sent within Canada .....	30.00
- Canadian funds sent to other countries .....	30.00
- US funds to USA .....	30.00 USD
- US funds to Canada or countries other than the USA .....	30.00 USD
- Wires sent in other currencies other than USD & CAD .....	45.00
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) .....	no longer available as of Feb 28, 2026
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