

## Service Fees

Personal fees	
Service	Fee
Account closed within 90 days of opening (share balance)	\$5.00
Balance of Account transfer: BOA	\$25.00
Bank Draft: Canadian	\$10.00
Bank Draft: US	\$10.00
Certified cheque: Customer	\$10.00
Certified cheque: Non-Customer	\$20.00
Charge back	\$6.00
Cheque drawn on non-chequing account	\$10.00
Collection item: received	\$30.00
Collection item: sent	\$30.00
Inactive Account: 2 years	\$60.00 per year starting 2nd year
Inactive Account: 5 years	\$60.00 per year starting 2nd year
Inactive Account: 10 years	\$60.00 per year starting 2nd year
NSF Fee	\$45.00
Post dated cheque held for deposit	\$5.00
Reference letter: account balance	\$30.00
Reference letter: bank verification	\$30.00
Reference letter: interest earned	\$30.00
Rejected clearing item	\$5.00
Replace lost or stolen ABM card	\$10.00
Statement: duplicate in-branch statement	\$1/page, min \$5
Stop payment: full details	\$15.00
Stop payment: partial details	
Stop payment: online	\$15.00
Stop payment: Interac e-Transfer	\$5.00
Transfer: assisted phone transfer	\$5.00
Transfer: automatic transfer to cover overdraft	\$5.00
US Cheque drawn on Canadian account: <\$1000	\$10.00
US Cheque drawn on Canadian account: >\$1000	\$10.00
Voucher search < 90 days	\$40.00/hour(\$40 min)
Voucher search > 90 days	\$50.00/hour(\$50 min)

### Business fees

Service	Fee
Balance of Account - transfer of account to another FI	\$25.00
Cash Request - Coin	Sell: 1% member; 2% non-member; Buy: \$1 per block
Certified Cheque - Member/Customer	\$10.00
Certified Cheque - Non Member/Customer	\$20.00
Chargeback	\$7.00
Closing account within 6 months	\$25.00
Collection Items - Received	\$30.00
Collection Items - Sent	\$30.00
NSF Fee	\$45.00
Overdraft Protection Fee	\$5.00
Overdraft Charge/Handling Fee	\$5.00
Post dated cheque handling fee	\$5.00

### Statement fees

Service	Fee
eStatement	Free
eStatement with Cheque Image	Free
Paper Statement	\$3.00/month
Paper Statement with Cheque Image for personal members	\$3.00/month
Paper Statement with Cheque Image for business members	\$5.00/month

### ATM fees

Service	Fee
Interac ATM (non credit union ATM)	\$2.00
US ATM	\$3.00
Cirrus ATM (International)	\$3.00

### Wire transfer fees

Service	Fee
Incoming wire transfer	\$15.00
Incoming wire transfer (US)	\$15.00 USD
Incoming wire transfer (other countries)	\$15.00
Outgoing wire transfer - Canadian funds	\$20.00
Outgoing wire transfer - US Funds	\$25.00 USD
Outgoing wire transfer - International funds	\$30.00
Incoming wire transfer - non-member	\$30.00

### Registered account options (Held outside a managed account)

Service	Fee
Partial transfer to other FI	\$100.00
Full transfer to other FI	\$100.00

### Mortgage fees

Service	Fee
Appraisals	Cost
Inspection	Cost
Discharge (mortgage is paid off without any penalties)	\$75.00
Mortgage Transfers (to another financial institution)	\$75.00
Blend and Extend - Fee	\$150.00
Blend and Extend - Penalty	3 months interest or interest differential
Modification (changing payment terms)	End of term \$85, member request: \$150
Letter of Interest Paid (for tax purposes)	\$30.00
Assumptions	Cost
Registration of Certificate of Title	Cost
Application/advance - Fee	\$165.00
Renewal - Fee	\$85.00

### Loan fees

Service	Fee
Personal Overdraft Application Fee	\$75.00
Personal Line of Credit Application Fee	\$75.00
Personal Loan Application Fee	\$75.00
Delinquent Loan Notice	\$45.00
PPSA Registration Fee	\$75.00
Lien Searches	\$25.00
Alteration	\$25.00

### Safety deposit box fees

Box Size	Fee*
1.5 x 5	\$45.00
2 x 5	\$45.00
2.5 x 5	\$60.00
3 x 5	\$60.00
5 x 5	\$85.00
2.5 x 10	\$85.00
3 x 10	\$85.00
5 x 10	\$150.00
10 x 10	\$275.00
15 x 10	\$350.00
Replace Lost Key	\$20 min. or cost
Drill Box	\$190.00

\*All box fees are subject to GST (including box drill and replacement key. Member 60+ receive a \$10.00 discount on all box sizes)

### Night deposit

Service	Fee
Bag and key	\$10.00/month + GST

### Questions?

Our Member Hub is here to help - please call 604-419-8888, Monday - Saturday (excluding statutory holidays).