



Schedule of Service Charges and Fees*

Effective November 1, 2023

* If not included in Package Accounts

Cheque written on account	\$0.75
Point of Sale or Pre-authorized Debit	\$0.50
Utility Bill Payment	\$1.00
Bill Payment Trace	\$10.00
e-Transfer (outgoing)	\$1.50
Member Issued Certified Cheque - for member	\$5.00
Credit Union Certified Cheque - addressed to member	\$10.00
- mailed	\$12.00
Credit Union Certified Cheque - addressed to third party	\$15.00
- mailed	\$17.00
Items sent to members by mail	From \$1.00
Travelex Bank Drafts - all currencies (applies to all accounts)	\$13.00
Cheque or Pre-Authorized Debit returned Payment Stopped	\$10.00
ATM transactions-withdrawals/inquiries/transfers	\$1.00
International ATM withdrawal	\$3.00
Non-sufficient funds returned item fee	\$35.00
Non-sufficient funds charge for item left in unauthorized overdraft	\$10.00
Overdraft Transfer - to same account number	\$5.00
Overdraft Transfer - to different account number	\$10.00
Temporary Overdraft Agreement	\$50.00
Incorrect Encoding for pre-authorized debit or credit (Manually completed PAD or PAC)	\$4.00
Canadian Cheque issued on members account in US currency	\$10.00
Cheque drawn on non - chequing account	\$5.00
Cheques on collection	\$35 each
Foreign Currency cheques sent for reconciliation	\$10.00
Postdated cheques held for deposit	\$2.00 per cheque
Certified Cheque for non - member	\$15.00
Incoming Wire Transfers - (CAD)	\$11.50
Incoming Wire Transfers - (USD)	\$14.00
Outgoing Wire Transfers - Canadian destinations (CAD) or Within the United States (USD)	\$20.00
Outgoing Wire Transfers - International destinations (Any currency)	\$40.00
Outgoing AFT (excludes new mortgage funding)	From Personal Acct: \$20.00 / From Business Acct \$45.00
Safety Deposit Box - annual rental	\$45.00 Small / \$55.00 Large
Record Search - over 30 days after statement date	\$25.00 minimum
- per additional hour	\$25.00
Reference Letter - Personal Account (no charge for pensioners / subsidies)	\$25.00
Reference Letter-Business Account	\$50.00
RRSP/RRIF/TFSA Transfer to another institution	\$100.00
- if less than 1 year on deposit	\$200.00
Dormant Accounts/Address Unknown	\$25.00 per year
Fax sent or received on your behalf	\$1.00 per page
- Fax sent long distance	From \$2.00 per page
Duplicate Statement	\$1.00 per page
Copy of Cheque	\$2.00 each
Paper Statement	\$2.00
E-Chequing Account only - Credit Union Certified Cheque	\$7.50
E-Chequing Account only - Teller initiated/telephone transactions	\$1.00
Package Chequing Accounts-Monthly Maintenance Fees	
e-Chequing - Free (with direct deposit)	Maximizer - \$5.00 Cu Gold - \$11.95
One Family - \$8.95	CU Gold Senior - \$5.95
PCA Chequing - \$2.00	*must be 60 years of age or more
	Ncharge/CU Gold Student - Free *must be less than 25yrs old or a full time student