



Schedule of Service Charges and Fees*

Effective March 15, 2021

* 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		\$5.00
- mailed		\$6.00
Credit Union Certified Cheque - addressed to third party		\$6.00
- mailed		\$7.00
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		\$5.00
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 - chequeing 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 destination (CAD)		\$20.00
Outgoing Wire Transfers - Within United States (USD)		\$20.00
Outgoing Wire Transfers - Outside North America (Any currency)		\$40.00
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	Ncharge/CU Gold Student - Free
PCA Chequing - \$2.00	*must be 60 years of age or more	*must be less than 25yrs old or a full time student