

Additional Services & Fees



A variety of banking services are not included in our monthly account fees or No-Fee Account and everyday banking account packages. When you use these services, additional fees apply. The following fees are charged in Canadian dollars (except for US dollar accounts where the fees are charged in US dollars).

ACCOUNT INFORMATION AND SERVICES	FEES
Call Centre - Transfer between accounts or balance of account inquiry	\$4.00 for excessive use
Duplicate Statement	\$6.50 per statement
Records search (microfiche, statement re-rendering, cheque image photo retrieval or statement to chequebook update)	\$30.00 per hour with a minimum of \$15.00
Screen history prints	\$2.00 per page
Bank confirmations, Certificates/Letters of Account Balances, Interest Paid or Received, Reference Letter	\$25.00
Account closed open less than 180 days - per account	\$30.00
Account closing/Balance of Account Transfer Out to another credit union	No charge
Account closing/Balance of Account Transfer Out to another FI - per demand account	\$25.00 + MTC \$7.50
Post-dated items held for deposit/payment including ATM	\$6.50
Deferred Grain Cheques	No charge
Hold Funds (Excluding CU Connect transactions)	\$10.00
Stop Payment - Full Detail/Self-Serve/Online	\$20.00
Stop Payment - Partial Detail	\$25.00
Stop All - Series	\$20.00 setup and \$6.50 per actioned item
BILL PAYMENT	FEES
Bill Payment – ATM and assisted (Including SK Pension Plan)	As per account package
Bill Payment - Manual Recall or Traces (CUPS or TelPay) - member error/request	\$25.00
BUSINESS SERVICE FEES	
CONCENTRA	FEES
Internet Cash Concentration Sweep Services Set-up	\$150.00
Internet Cash Concentration Sweep Services Per Transaction Fee	\$2.50
Member Direct Auto Sweep Service Set-up	\$150.00
Member Direct Auto Sweep Service Set-up Per Transaction Fee	\$2.50
Innovation FX (Foreign Exchange) Set-up	\$100.00
CUSTOMER AUTOMATED FUNDS TRANSFERS (CAFT)	FEES
Business Setup and Training thru CUPS	\$100.00
Business Setup and Training thru credit union	No Charge
MEMBERDIRECT® SMALL BUSINESS (MDSB)	FEES
Business Setup and Training thru credit union	No Charge
Monthly Service Fees	No Charge
MEMBERDIRECT® BUSINESS (MDB)	FEES
Business Setup and Training thru CU	No Charge
Administration Fees (status changes etc.)	\$10.00
Monthly Service Fees:	
1 – 10 businesses	\$25.00 per business/per month
11 – 25 businesses	\$40.00 per business/per month
26 – 50 businesses	\$80.00 per business/per month
51 – 100 businesses	\$110.00 per business/per month
101+ businesses	\$210.00 per business/per month
CARDS	FEES
ATM - Withdrawal <i>Interac</i> ®	\$2.50
ATM – Withdrawal surcharge (non-credit union cards)	\$3.00
ATM - Withdrawal CIRRUS (US and International)	\$4.00
Debit Card - Initial Card	No Charge
Stolen or Lost Debit Card replacement	No Charge
Rush Order - Debit Card	\$35.00
Excessive debit card replacements due to abuse	\$10.00
White Label ATM Transaction Traces	\$30.00 per hour with a min of \$15.00
Global Payment Gold – Single	\$96.00 per year
Global Payment Gold – Joint	\$120.00 per year
Choice Rewards	\$24.00 per year

CHEQUES	FEES
Cheque received / sent on collection	\$40.00
Manual processing due to rejected or non-micro encoded cheques and AFT/EFT incorrect encoding	\$7.50
Manager's Trust/Official Cheque	\$7.50
Certified Cheque: Member on own account or on other member's account	\$15.00
Cheque drawn in US funds on Canadian account	\$10.00
NSF cheque	\$45.00
Cheques printed in branch/advice centre	\$5.00 per sheet + GST
CU CONNECT	FEES
Bill payments	No Additional Cost
Deposits	No Additional Cost
Document Signing (pre-arranged)	No Additional Cost
Funds Withdrawal - over the counter	No Additional Cost
Member Card Re-Pinning	No Additional Cost
ESTATE SERVICES	FEES
Estate Fee	\$75.00 + GST
Registered account release or pay out per estate file	\$100.00
Annual T3 CRA filing per file (through Concentra or CU)	\$150.00
ELECTRONIC SERVICES - RETAIL	FEES
IVR (Telephone Banking)	No Charge
Online Banking - Personal	No Charge
e-Transfer - sending a deposit	\$1.50 *Free with No-Fee Account
e-Transfer - receiving a deposit	No Charge
NON-MEMBER SERVICES	FEES
ATM and Assisted Bill Payment in Advice Centre/Branch	\$10.00
Coin Counters	10%
Coin Orders	10% + GST
Certified Cheque: non-member (Drawn on Innovation account)	\$25.00
Cashing cheques for non-members (Drawn on Innovation account)	\$10.00
Cashing cheques for non-members (Federal & Provincial Government Issued only)	No Charge
Commissioner of Oaths - Non-Members	\$20.00 + GST
Notary Public - Non-Members	\$20.00 + GST
MISCELLANEOUS	FEES
Blue Nylon Deposit Bags	No charge for the first bag Replacement bags \$10.00 + GST each
Annual Night Deposit (access with Key or through ATM)	\$30.00 plus GST annual fee (same for using the ATM service) \$10.00 plus GST for not for profit and community
Each Additional Night Deposit Key	\$10.00 + GST
100 Disposable Plastic Night Deposit Bags	No Charge
Deposit Books	No Charge
Plastic Card Protectors	No Charge
Coin Orders & Coin Counters - Members	No Charge
Special Order Foreign Currency not held at branch - member only	\$6.50 + GST
Commissioner of Oaths - Members	No Charge
Notary Public - Members	No Charge
Photocopies or Fax for non CU related items	\$2.00 + GST per page
Photocopies or Faxes for CU related items	No Charge
Rubber Stamp (payee stamp)	First Stamp - No Charge Additional Stamps - at cost - \$20.00 + GST & PST
OVERDRAFT & DISHONoured LOAN PAYMENT	FEES
Automatic transfer to cover overdraft (Coverdraft)	No Charge *Account package transaction fees may apply
Dishonoured CAFT loan payment from another FI	\$10.00
Dishonoured loan payment from deposit account	\$7.00
Overdraft/Over Limit Fee	\$5.00 per item

Line of Credit Fee/OD Protection - Consumer	
under \$500	\$10.00 per year
\$500 and over	\$25.00 per year
Line of Credit Fee - Ag/Commercial	
under \$5,000	\$50.00 per year
\$5,000 and under \$10,000	\$100.00 per year
\$10,000 and under \$100,000	\$250.00 per year
\$100,000 and under \$500,000	\$500.00 per year
\$500,000 and over	as per individual contract
REGISTERED	FEES
Registered T2033 Transfer Out to another FI	\$100.00 + MTC \$7.50
Registered Transfer Out to another credit union or Credential	No Charge
RRSP – Duplicate Official Receipts/T4 RIF/T4 RSP	\$15.00
RRSP / TFSA Excess Contribution Refund	\$25.00
WIRE TRANSFERS & WESTERN UNION	FEES
Outgoing CDN or US Funds to Canadian FI	\$25.00
Outgoing CDN or US Funds to US FI	\$30.00
Outgoing to Foreign FI (not including US)	\$40.00
Incoming	\$20.00
Outgoing For Non-Member	Not Available
Wire Traces or Incomplete Wire Instructions	\$40.00
Western Union All Bank Drafts (CDN, US, International)	\$7.50
Western Union Stop Payment	\$30.00
Western Union Trace Request	\$30.00 per hour with a minimum of \$15.00
Western Union Collection Item	\$40.00
Western Union Return Cheque	\$20.00
Western Union Cash Letter - Sterling and Euro	No Charge
Western Union Cash Letter - Others	\$40.00
Western Union Online Remittance Fixed Transaction Fee	\$9.00
Western Union Online Remittance principal amount variable fee	1.00%
SAFE DEPOSIT BOXES	FEES
1.5" x 5"	\$40.00 + GST per year
2.5" x 5"	\$55.00 + GST per year
3.25" x 5"	\$60.00 + GST per year
5" x 5"	\$80.00 + GST per year
2.5" x 10"	\$80.00 + GST per year
3" x 11"	\$85.00 + GST per year
5" x 10"	\$130.00 + GST per year
5" x 11"	\$130.00 + GST per year
7" x 11"	\$205.00 + GST per year
NOTE: Members 60 and older receive a \$5.00 reduction on any sized safe deposit box per year.	
Replace Lost Key	\$20.00 + GST
Drill Box	Locksmith fees (minimum \$150.00 + GST) plus travel costs

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