

Sundry Service Fees

Effective Date: May 4, 2018



Safety Deposit Box Fees/Year ^{+GST/PST}

1.5 x 5 - \$55	2.5 x 5 - \$70
3.5 x 5 - \$75	5 x 5 - \$125
2.5 x 10 - \$125	5 x 10 - \$200
8 x 10 - \$300	10 x 10 - \$300
Box Drilling - \$150 + cost	Key replacement - \$30
Senior Discount - 15%	

Funds Transfers

Wire transfers incoming (CAD)	\$15
Wire transfers incoming (USD)	\$20
Wire transfers outgoing <\$10,000	\$30 wire currency
Wire transfers outgoing >\$10,000	\$50 wire currency
Wire recall/modifications/traces	\$50 wire currency

Miscellaneous Fees – Business

Automated funds transfer (payroll)	\$200 initial set up
Additional originator ID's <i>One-time fee for each additional</i>	\$65
Additional AFT test files	\$15/file
Additional released AFT files	\$30/file
AFT file upload	\$4.50/file
AFT trace request	\$10
Business Member Direct	\$25
Direct deposit/pre-authorized debit	\$0.0325/item \$4.50/file
Mass error corrections	+item
Cash order coin/notes	Coin \$0.15/roll Notes \$1.50/\$1000
Night deposit annual fee	Free
Night deposit bags per 100	\$35 + GST/PST
Safekeeping agreement	\$25 minimum: \$40/hr
White label ATM order	\$1 /100 notes
White label ATM order/new bill req.	\$35/1,000 notes

Miscellaneous Fees - All Accounts

Account closed within 6 months	\$30
Balance of account	\$30
Bill payment trace <18 months	\$15/item
Bill payment trace >18 months	\$25 minimum: \$40/hr
Bill payment in branch	\$3.50
Chargeback fee	\$7.50
Collection item: incoming/outgoing	\$30
Inactive & dormant accounts	\$3.50/month
NSF Fee	\$50
Official cheques CAD & USD	\$8
Overdraft fee	\$5
Personal cheque order	Cost
Record (voucher) search	\$25 minimum: \$40/hr

Foreign Currency (not USD)	\$2.50
Replacement MemberCard	\$5.00 Cards issued < 1 yr
Registered product transfer out	\$75
Request for information	\$25 min / \$40 hr
Cheques Held for Deposit	\$5
Statement reprinting	\$5
US cheque drawn on CDN account	\$15

ATM Fees

Interac®	\$2.50
US Locations	\$3.50
International	\$5.00

Coin Machine

Members	Free
Non members	10% of total

Stop Payments

Full/partial details	\$17.50
Online	\$17.50

Transfers

Assisted telephone transfer	\$5
System transfer to cover overdraft	\$2.50
Interac® eTransfers	\$1.50

Mortgages

Construction Mortgage Fee	\$975
Mortgage Discharges	\$75
Mortgage Advance	\$100
Letter of interest	\$25 min./ 40hr
Assumptions	Cost
First Canada Title	Cost
Registration Certificate of Title	Cost
Title Search	\$25
Late Payment Fee	\$50

Personal Loans

PPSA Search	\$12
Payment Extention	\$35
Late Payment Fee	\$50
Letter of interest	\$25 minimum: \$40/hr
Assumptions	Cost
First Canada Title	Cost
Registration Certificate of Title	Cost
Title Search	\$25
Late Payment Fee	\$50

Business Loans

Late Payment	\$50
Mortgage Renewal Fee	\$100
Discharge Mortgage	Min. \$150