

## GENERAL – in alphabetical order

Account Research .....	\$30.00/hr - \$15.00 min	Interim or Duplicate Statement .....	\$5.00
Bank Confirmation .....	\$25.00	International Transfers – Online Banking (USD and Most Foreign Currencies)	
Bill Payment Reversal.....	\$7.50	▪ Transfer under \$500 (CDN) .....	\$2.50
Bill Payment Trace Request.....	\$10.00 per item - \$30.00 if > 1yr	▪ Transfer over \$500 (CDN) .....	No additional fee
Bill Payment – In Branch		<i>All fees will be noted and agreed to before you complete the transfer. Electronic bill payment fee applies.</i>	
Golden/Platinum, Junior, Kudos, Basic/High Transaction Package .....	Free	Late Financial Statements (Business Lending).....	\$300.00
Other .....	\$1.50	Member Card Replacement .....	First card free each year, then \$5.00
BOA – Balance of Account or partial transfer to other Financial Institution .....	\$15.00	Night Deposit Bag .....	30 each - \$30.00/100 + tax
Chargeback		NSF Cheque Return Fee .....	\$40.00
▪ Business .....	\$5.00	Official Cheque – Members Only (Personal and Business)	
▪ All other .....	\$5.00	▪ Regular .....	\$8.00
Cheque cashing fee (non-member) .....	\$5.00	▪ Golden/Platinum, Junior, Kudos.....	\$4.00
(within policy restrictions)		▪ Basic/High Transaction Package.....	Free
Cheque Certification (non-member) .....	\$10.00	Post-dated Cheque held for deposit.....	\$2.00
Cheque Hold for/sent on collection .....	\$15.00	RRSP/RRIF/TFSA Transfer Out to another institution ..	\$100.00
Cheque Imaging – search & provide image of cheque		Special Foreign Currency Order.....	\$20.00
▪ Within past year .....	\$2.00 per item - \$5.00 for multiple	Stop Payment, Preauthorized Debit .... (6 month period for single vendor)	\$13.00
▪ Over 1 year .....	\$30.00/hr	▪ Golden/Platinum .....	Free
Cheque Printing – Counter Cheques		Stop Payment, Cheque .....	\$13.00
Within 90 days of account opening, first 12 .....	Free	▪ or.....(for cheque series to single vendor)	\$ 20.00
After 90 days of account opening or >12		▪ Golden/Platinum .....	Free
▪ Personal .....	\$12.00 / 24 cheques	Telephone Transfer .....	\$4.00
▪ Business.....	\$18.00 / 24 cheques	Transfer to cover Loan Payment/Overdraft .....	\$4.00
Cheque Printing – D&H Personalized Orders		Unauthorized Overdraft (approved) .....	\$5.00/item + interest @ 21%
▪ Golden/Platinum, Kudos, Junior, Package .....	Free	Unqualified Clearing Item	
▪ Other .....	Cost	▪ CAD or US funds .....	\$5.00
Close account within 90 days of opening .....	\$10.00	US Draft	
Credit check requested by business member.....	\$10.00	▪ Regular .....	Western Union cost + \$4.00 USD
e-Transfers – Interac® .....	Free	▪ Golden/Platinum .....	Western Union cost + \$2.00 USD
Foreign ATM Withdrawal.....	\$3.00	▪ Junior, Kudos, Package.....	Western Union cost
Foreign Cash or Cheque (min \$50.00 CAD value)		US Draft Stop Payment or Cancellation- Western Union cost + \$10.00 USD	
sent on collection .....	registered mail cost + \$10.00	US Draft Cancellation.. .....	Western Union cost + \$10.00 USD
Foreign (Euro, GBP) Fund Cheque for cash or deposit .....	\$5.00	Verification Letter ... .....	\$15.00
		Wire Trace .....	\$25.00

## MONEY TRANSFER SERVICES

Currency	Destination	Fee
CAD	Outgoing wire transfer to Canada	\$21.00 CAD
	Outgoing wire transfer to other countries	\$25.00 CAD
	Incoming wire transfers	\$12.00 CAD
USD	Outgoing wire transfer to USA	\$25.00 USD
	Outgoing wire transfer to Canada and other countries	\$25.00 USD
	Incoming wire transfers	\$12.00 USD
Other Countries	Outgoing wire transfers	\$21.00 CAD
	Incoming wire transfers	\$12.00 CAD

## MORTGAGES & LOANS

Appraisal Fees, Additional Inspection	
▪ Letters of Opinion .....	Cost
Certificate of Title – Application for Duplicate.....	\$50.00
Collection of Overdue Loan Payment – Business Accounts .....	\$30.00
CreditMaster® Mortgage Re-advance	
▪ 1% of re-advanced amount .....	\$100.00 min - \$250.00 max
Letter of Guarantee .....	\$100.00
Line of Credit Annual Review Fees - Business Accounts:	
▪ Up to and including \$20,000 .....	\$50.00
▪ Greater than \$20,000 .....	Minimum fee of \$100.00
Minimum Interest Charge (personal loan).....	\$50.00
Motor Vehicle Search .....	\$15.00
Personal Loan Amendment/Renewal/Extension .....	\$10.00
Personal Property Registration Renewal Fee.....	\$60.00
Prepare and/or discharge land mortgage.....	\$75.00
Registration of security (PPSA) – includes lien search .....	\$60.00
Statement of Annual Loan Interest	
▪ Banking System print out.....	Free
▪ Official letter requested.....	\$20.00

## SAFETY DEPOSIT BOXES

Sizes	
1½ x 5 .....	\$35.00 + tax/yr
2½ x 5 .....	\$45.00 + tax/yr
2½ x 10 .....	\$70.00 + tax/yr
5 x 5 .....	\$70.00 + tax/yr
5 x 10 .....	\$135.00 + tax/yr
25% discount on above fees for Golden/Platinum, Kudos, Regular & High Transaction Package Chequing	
Duplicate Key .....	\$25.00 + tax
Safety Deposit Box Drilling .....	Cost + \$25.00 for SASCU + tax