

Additional Services & Fees

March 1, 2019

A variety of banking services are not included in our monthly fee plans. 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). Fees are effective March 1, 2019.

ACCOUNT INFORMATION AND SERVICES	FEES
Transfer between accounts or balance of account inquiry by telephone	\$4.00
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 per page	\$2.00 per page
Paper Statement Fee	\$2.50/month
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
Re-open account closed due to overdraft	\$25.00
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	\$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 - in branch (member) (Including SK Pension Plan)	\$2.00
Bill Payment - Manual Recall or Traces (CUPS or TelPay) - member error/request	\$30.00
CARDS	FEES
ATM - Withdrawal INTERAC®	\$2.50
ATM - Withdrawal surcharge (non-credit union cards)	\$3.00
ATM - Withdrawal CIRRUS® (US and International)	\$4.00
MemberCard® Debit Card - Initial Card	No Charge
Stolen or Lost Member Card® Debit Card replacement	No Charge
Rush Order - Member Card® Debit Card	\$35.00
Excessive Member Card® Debit Card replacements due to abuse	\$10.00
White Label ATM Transaction Traces	\$30.00 per hour with a min of \$15.00
CHEQUES AND AFT	FEES
Cheque received / sent on collection	\$40.00
Chargeback due to rejected or non-micro encoded cheques and AFT/EFT incorrect encoding	\$10.00
Manager's Trust/Official Cheque (CDN, US, International)	\$7.50
Manager's Trust/Official Cheque: Non-member (drawn on CCU Account)	\$25.00
Cheque drawn in US funds on Canadian account	\$10.00
NSF cheque or AFT	\$45.00
Cashing cheque for non-members (Drawn on CCU Account)	\$10.00
Cashing cheque for non-members (Federal & Provincial Government Issued only)	No Charge
Personalized Cheques	Fees vary depending on style and quantity ordered
OVERDRAFTS & DISHONoured LOAN PAYMENT	FEES
Automatic transfer to cover overdraft (Coverdraft)	No Charge
Overdraft/Over Limit fee per item	\$5.00
Manual transfer to cover overdraft	\$5.00
Dishonoured loan payment	\$45.00
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® Debit Card Re-Pinning	No Additional Cost

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ELECTRONIC SERVICES - RETAIL	FEES
INTERAC® e-Transfer - sending a deposit	\$1.50 (<i>Free with No-Fee Account</i>)
INTERAC® e-Transfer - receiving a deposit	No Charge
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 plus GST & PST
100 Disposable Bags	\$15.00 plus GST
Deposit Books	No Charge
Plastic Card Protectors	No Charge
Coin Orders - Members	No Charge
Special Order Foreign Currency not held at branch - member only	\$6.50
Commissioner of Oaths - Members	No Charge
Commissioner of Oaths - Non-Members	\$20.00 plus GST
Medallion Signature Guarantee Fee	\$150.00 plus Purolator Fees
Notary Public - Members	No Charge
Notary Public - Non-Members	\$20.00 plus GST
Photocopies or Fax for non CU related items	\$2.00 plus GST per page
Photocopies or Faxes for CU related items	No Charge
Rubber Stamp (payee stamp)	First Stamp - No Charge; Additional Stamps - at cost
REGISTERED PRODUCTS	FEES
Registered Transfer Out to another FI	\$100.00
Registered Transfer Out to another Credit Union or Credential	No Charge
Duplicate Official Receipts	\$15.00
RRSP / TFSA Excess Contribution Refund	\$25.00
Administration Relief Fee	\$175.00
Recurring Withdrawals from TFSA Variable Savings Account	One free per month; Additional withdrawals - \$5.00
WIRE TRANSFERS	FEES
Outgoing CDN or US Funds to Canadian FI	\$30.00
Outgoing CDN or US Funds to US FI	\$30.00
Outgoing to Foreign FI (not including US)	\$40.00
Incoming CDN Funds	\$20.00
Incoming US Funds	\$30.00
Outgoing For Non-Member	Not Available
Wire Traces, Incomplete Wire Instructions, Recalls, Returns, or Amendments	\$40.00
SAFETY DEPOSIT BOXES	FEES (annual fee + GST)
Small - Oversize <i>Please contact your branch for current availability and sizes.</i>	\$35.00 - \$150.00 plus GST
Safety Deposit Key Replacement	\$20.00 plus GST
Drill Safety Deposit Box	Locksmith fees (minimum \$150.00) plus travel costs
ESTATES	FEES
Estate Settlement Fee	\$100.00 plus GST - one time fee for any estate \$100.00 per estate file where CCU processes registered account release or payout \$150.00 per T3 CRA annual filing (through Concentra or CCU)
BUSINESS CAFT	FEES
New Originator Set up fee (one time charge)	\$100.00
CAFT Originator Training Fee offered by CUPS	CUPS fee
Monthly fee	\$2.00 minimum
Per debit or credit item	\$0.20
Per file processed	\$2.00
Tracing fee - per item requested	\$20.00
Per manual addition of Payor's	\$2.00
Per manual deletion or change of Payor's information	\$1.00
Adding users to an existing CAFT Originator	\$10.00
Changing CAFT Originator limits	\$10.00
Per manual recall after file has been released	\$25.00
Per settlement transaction to the Originator's account	\$0.50
Automatic file releaser per Originator	\$7.50/month