

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 account where the fees are charged in USD).

ACCOUNT INFORMATION AND SERVICES	FEE
Transfer between accounts or balance of account inquiry by telephone	\$4.00
Duplicate Statement	\$6.50
Records search (microfiche, statement re-rendering, cheque image photo retrieval or statement to chequebook update)	\$50.00/hour Minimum \$25.00
Screen history prints	\$2.00/page
Paper statement fee	\$3.00
Bank confirmations, Certificates/Letters of Account Balances, Interest Paid or Received, Reference Letter	\$30.00
Account closed open within 180 days - per account	\$45.00
Account closing/Balance of Account Transfer Out to another CU/FI - per acct	\$30.00
Inactive / Dormant Account Letter	\$30.00
Re-open account closed due to overdraft	\$50.00
Post-dated cheques held for deposit including ATM	\$6.50
Stop Payment - One Time	\$25.00
Stop Payment - Series (valid for 6-month period)	\$25.00 setup \$7.50 per actioned item
BILL PAYMENT	FEE
Bill Payment - in branch (member) (Including SK Pension Plan)	\$2.50
Bill Payment - Manual Recall or Traces (CUPS or TelPay) - member error/request	\$40.00
CARDS	FEE
ATM - Withdrawal INTERAC®	\$3.00
ATM - Withdrawal surcharge (non-credit union cards)	\$3.00
ATM - Withdrawal CIRRUS® & VISA (US and International)	\$5.00
ATM Deposit Corrections	\$7.00
MemberCard® Debit Card - Initial Card; Stolen or Lost MemberCard replacement	No charge
Rush Order - MemberCard® Debit Card	\$40.00
Excessive MemberCardDebit Card replacements due to abuse	\$10.00
White Label ATM Transaction Traces	\$50.00/hour Minimum \$25.00
CHEQUES AND AFT	FEE
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 (Canadian, US, International)	\$10.00
Manager's Trust/Official Cheque: Non-member (drawn on CCU Account)	\$25.00
Cheque drawn in US funds on Canadian account	\$20.00
NSF cheque or AFT	\$50.00
Cashing cheques for non-members (Drawn on CCU Account or Provincial Government Issued; excluding federal)	\$10.00
Deferred Grain Cheques	No charge

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<b>OVERDRAFTS &amp; DISHONOURED LOAN PAYMENT</b>	<b>FEE</b>
Automatic transfer to cover overdraft (Coverdraft)	No charge
Overdraft/Over Limit Fee per item	\$5.00
Manual transfer to cover overdraft	\$7.50
Dishonoured loan payment	\$50.00
<b>ELECTRONIC SERVICES - RETAIL</b>	<b>FEE</b>
INTERAC® e-Transfer - sending a deposit	\$1.50
<b>MISCELLANEOUS</b>	<b>FEE</b>
Blue Nylon Deposit Bags	No charge for first bag. Replacement bag \$20.00
Annual Night Deposit (access with Key or through ATM)	Free (includes 1 key)
Each Additional Night Deposit Key or replacement	\$25 plus GST & PST
Night Deposit Corrections	\$7.00
100 Disposable Bags	\$30 plus GST
Deposit Books; Plastic Card Protectors	No charge
Coin Orders - Members	No charge
Special Order Foreign Currency not held at branch - member only	\$10.00
Commissioner of Oaths - Members (excludes CCU documents)	\$5.00 plus GST
Commissioner of Oaths - Non-Members	\$20.00 plus GST
Medallion Signature Guarantee Fee	\$150.00 + Purolator Fees
Notary Public - Members (excludes CCU documents)	\$10.00 + GST
Notary Public - Non-Members	\$50.00 + GST
Photocopies or Fax for non-CU related items	\$2.00/page
Photocopies or Faxes for CU related items	No charge
<b>REGISTERED PRODUCTS</b>	<b>FEE</b>
Registered Transfer Out to another FI or Credit Union	\$100.00
Registered Transfer Out Thrive Wealth	No charge
Duplicate Tax Receipts	\$15.00
RRSP / TFSA Excess Contribution Refund	\$25.00
Administration Relief Fee	\$195.00
Per T3 CRA Annual Filing (Through Concentra or Cornerstone)	\$195.00
Lump Sum RRIF Withdrawals (in excess of one during length of term)	\$50.00
Recurring Withdrawals from TFSA Variable Account	\$5.00/withdrawal one free/month
<b>WIRE TRANSFERS</b>	<b>FEE</b>
Outgoing CDN or US Funds to Canadian FI	\$35.00
Outgoing CDN or US Funds to US FI	\$45.00
Outgoing to Foreign FI (not including US)	\$55.00
Incoming CDN Funds	\$20.00
Incoming US Funds	\$30.00
Outgoing for Non-Member	Not available
Wire Traces, Incomplete Wire Instructions or Unused/Cancelled Special Rates	\$50.00

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<b>SAFETY DEPOSIT BOXES</b>	<b>FEE</b>
Small – Annual Rental	\$45 plus GST
Medium – Annual Rental	\$55 plus GST
Large – Annual Rental	\$100 plus GST
Square – Annual Rental	\$100 plus GST
X-Large – Annual Rental	\$125 plus GST
XX-Large – Annual Rental	\$125 plus GST
Oversize – Annual Rental	\$200 plus GST
Safety Deposit Key Replacement	\$50 plus GST & PST
Drill Safety Deposit Box	At cost (includes locksmith fee & travel) min of \$100
<b>ESTATES</b>	<b>FEE</b>
Estate Settlement Fee	<p>\$100.00 plus GST – one time fee for any estate, estate follow up \$100/hour</p> <p>\$100.00 per estate file where CCU processes registered account release or payout</p> <p>\$195.00 per T3 CRA annual filing (through Concentra or CCU)</p>
<b>CONCENTRA</b>	<b>FEE</b>
Concentra Internet Cash Concentration Sweep Services – Set Up	\$150.00
Concentra Internet Cash Concentration Sweep Services	\$2.50/transaction
Concentra MemberDirect Auto Sweep Service	\$150.00
Concentra MemberDirect Auto Sweep Service	\$2.50/transaction
<b>CAFT</b>	<b>FEE</b>
New Originator Set Up Fee (One Time)	\$150.00
CAFT Originator Training Fee offered by CUPS	CUPS fees
Monthly Fee	\$2.00 Minimum
CAFT Business Debit/Credit per item	\$0.20
CAFT per file processed	\$2.00
CAFT Tracing Fee	\$20.00 per item requested
CAFT 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 to the Originator's account	\$0.50
Automatic file releaser per Originator	\$7.50/month