Cornerstone CREDIT UNION

Fees updated November 1, 2026

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 bank statement or Collabria statement	$6.50
Document 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 (Account packages)	$3.00
Signing Authority Change on Community Account	one free per year; $25.00 each following
Bank confirmations, Certificates/Letters of Account Balances, Interest Paid or Received, Reference Letter	$30.00
Account is closed within 180 days of being opened - 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 processing (cheques, ATM deposits, bill payments)	$6.50
Stop Payment - One Time	$25.00
Stop Payment - Series (valid for 6-month period)	$25.00 setup $7.50 per actioned item
Quick Loan Advance – manual disbursement	$10.00
BILL PAYMENT	**FEE**
Bill Payment - Manual Recall or Traces (CUPS or TelPay) - member error/request	$40.00
CARDS	**FEE**
ATM - Withdrawal INTERAC®	$3.00
ATM - Withdrawal CIRRUS® (US and International)	$5.00
ATM Deposit Corrections	$6.50
MemberCard® Debit Card - Initial Card; Stolen or Lost MemberCard replacement	No charge
Rush Order – MemberCard® Debit Card	$40.00
Excessive MemberCard Debit 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)	$10.00
Cheque drawn in US funds on Canadian account	$20.00
Cashing cheques for non-members (Drawn on CCU account or Provincial Government issued; excluding Federal)	$10.00
NSF cheque or AFT	$50.00
Deferred Grain Cheques	No charge
OVERDRAFTS & DISHONOURED LOAN PAYMENT	**FEE**
Automatic transfer to cover overdraft (Coverdraft)	No charge
Overdraft/Over Limit Fee per item	$5.00
Manual transfer to cover overdraft	$4.00
Dishonoured loan payment	$50.00
ELECTRONIC SERVICES - RETAIL	**FEE**
INTERAC® e-Transfer - sending a deposit (Farm & Business Accounts – Basic, 30, 60)	$1.25
MISCELLANEOUS	**FEE**
Blue Nylon Deposit Bags	No charge for first bag. Replacement bag $20.00
Annual Night Deposit fee (access with Key)	$30.00 (includes 1 key) Billed annually on February 1
Each Additional Night Deposit Key or replacement	$25.00 plus GST & PST
Night Deposit Corrections	$7.00
100 Disposable Bags	$30.00 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

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Requesting quote for Precious Metals	$25.00
Precious Metals Transaction Fee	0.25% of transaction amount Minimum $100.00
Photocopies or Fax for non-CU related items	$2.00/page
Photocopies or Faxes for CU related items	No charge
REGISTERED PRODUCTS	**FEE**
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	$275.00 + GST/hour Minimum charge 1 hour
Per T3 CRA Annual Filing (for Registered Estates Only as applicable)	$275.00 + GST
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
WIRE TRANSFERS	**FEE**
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
SAFETY DEPOSIT BOXES – BILLED ANNUALLY ON JANUARY 2	**FEE**
Small – Annual Rental	$45.00 plus GST
Medium – Annual Rental	$55.00 plus GST
Large – Annual Rental	$100.00 plus GST
Square – Annual Rental	$100.00 plus GST
X-Large – Annual Rental	$125.00 plus GST
XX-Large – Annual Rental	$125.00 plus GST
Oversize – Annual Rental	$200.00 plus GST
Safety Deposit Key Replacement	$50.00 plus GST & PST
Drill Safety Deposit Box	$200.00 plus GST & PST
CONCENTRA	**FEE**
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
CAFT	**FEE**
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

ESTATES	**FEE**
Estate Administration fee	$125.00 plus GST
Probate waived, assets under $25,000	$50.00 plus GST
Probate waived, assets over $25,000	$3.50 per $1,000 plus GST
Annual retention fee	$100.00 (charged after second year)
Registered contract payout	$100.00 plus GST

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Collection of information per T3 CRA annual filing to Concentra Trust	$150.00 plus GST
Per T3 CRA annual filing by Concentra Trust	$275.00 plus GST + PST

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