



## Service Charges

Effective February 1, 2017

DEBIT TRANSACTIONS FEES	
OVER THE COUNTER	FEES
Each Cheque	70¢
SVCU Inter Credit Union Cash Withdrawal	70¢
SELF-SERVE	FEES
Electronic Bill Payment (CU@Home, SVCU Telephone Banking)	50¢
ATM Withdrawal (Any Credit Union ATM in Canada)	50¢
INTERAC® Direct Payment (Point of Sale Debit)	50¢
Pre-Authorized Debit	50¢
COUNTER SERVICES	
SERVICE	FEES
Cash Handling Charge (Applicable when monthly cash deposits exceed \$5,000)	\$2.50 per \$1,000
Paper Statement (Pick up or Mail)	\$1.00
Over-the-counter Cheques (Fee waived if cheque order placed at that time)	50¢
Fax Charges (\$2.00 minimum in North America, others at cost)	50¢ per page
Bill Payments (Bills officially accepted at counter)	\$1.00
Money Orders (Canadian or U.S. Funds)	\$5.00
Obtain Hold Funds	\$5.00
Photocopies	25¢
Primary Order (Draft)	\$5.00
Wire Transfers In or out of Canadian Institution (U.S. & International pricing available at branch)	\$25.00 to \$40.00
Verification of Funds (Phone another F.I.)	\$3.00
SAFETY DEPOSIT BOXES	
SIZE	ANNUAL FEES
Regular (1½" x 5" x 21") \$2.50 for each full month	\$30.00
Medium (2¼" x 5" x 21") \$3.50 for each full month	\$42.00
Large (5" x 5" x 21") \$5.00 for each full month	\$60.00
Extra Large (2½" x 10" x 21") \$5.00 for each full month	\$60.00
XX Large (5" x 10" x 21") \$12.00 for each full month	\$144.00
Lost Key	\$25.00
Both Keys Lost (Box to be opened by two authorized credit union employees)	\$125.00

OTHER FEES	
SERVICE	FEES
Telephone (Balance inquiry or transaction history)	\$2.00
Telephone Transfer between your own accounts (Both accounts must be owned by the same member)	\$3.00
Telephone Transfer between accounts (Each account owned by a different member)	\$5.00
INTERAC® e-Transfer (sending)	\$1.50
Stop Payment	\$10.00
Cirrus ATM (Anywhere in the world)	\$5.00
ATM Withdrawals (Non-credit union INTERAC® in Canada )	\$2.00
Chargeback Handling Fee (For deposit of NSF or postdated items, etc.)	\$5.00
Coverdraft Transfer - computer generated (Exact Amount)	\$2.00
Coverdraft Transfer - manual (Set multiples or inter-account)	\$4.00
Non-MICR encoded cheques (Manual processing)	\$5.00
Non Sufficient Funds on deposit to cover cheques issued (each cheque dishonoured)	\$45.00
Collection Fee (of NSF items accepted by a member)	\$15.00
Overdraft (per item cleared, PLUS interest @24%)	\$5.00
Member Card / ATM Card Replacement (Non expired, at member's request)	\$5.00
Rush ATM Card (At member's request)	\$20.00
ATM Card - Flash Deactivation	\$20.00
Special Notice Fee	\$15.00
Transfer Out Fee For Registered Products (RRSP,RRIF,LIRA,TFSA,other registered products)	\$50.00/ Transaction
U.S. Funds (Clearing from Canadian chequing account)	\$5.00
U.S. Cheque Clearing Fee	\$1.25
U.S. Cheque Handling Fee (Deposit or cashing)	50¢

Members purchase MICR encoded cheques at credit union cost.  
Prices may vary with quantity ordered and style selected.

MERCHANT SERVICES	
	FEE
Night Deposit Bag (No annual fee)	Cost of Bag or replacement and keys

CHEQUE CERTIFICATION	
DESCRIPTION	FEES
For a member's own cheque	\$5.00
For a member, of another member's cheque	\$10.00
For a non-member	\$15.00

May be subject to prior approval of member who issued the cheque

LOAN DEPARTMENT SERVICES	
SERVICE	FEES
Overdraft Protection (Monthly fee for line of credit)	\$2.00
Application to Extend, Refinance, Amend Mortgage or Loan, Add or Release Security	\$35.00 to \$75.00
Credit Bureau Search	\$8.00 to \$25.00
Standard Chattel Mortgage & Renewal (MB)	\$20.00 per year
Out-of-Province Chattel Mortgage, Renewal & Search	Per Provincial Fee
Personal Property Search (MB)	\$20.00
Discharge of Mortgage (Full or Partial)	\$150.00
Preparation of Caveats involving 1 Title Search (Additional title searches ar \$16.00 each))	\$150.00
Discharge of Caveat (Full or Partial)	\$150.00
Mortgage Blend & Extend Fee	\$100.00
LTO Search	\$40.00

Members are responsible for fees levied to register necessary insurance assignments or other documents not outlined above.

Where documents are prepared by a solicitor, the above charges will not apply, but the member will be responsible for the solicitor's fees for whatever services are provided.

Other loan charges may apply - contact branch for details.

A charge of \$15.00 will apply for closing an account within 90 days of opening - unless transferred to another account at Swan Valley or another credit union.

Duplicate account information, audit verification reports, credit report assistance, verifying funds on deposit at another financial institution or other non-standard services not identified elsewhere in this schedule - \$40.00 per hour (\$20.00 minimum), plus photocopy or microfiche/microfilm charges, postage and handling, and any other costs incurred.

Credit Life, Credit Disability, Critical Illness, Loss of Employment, Group Mortgage Protection, Term Life and Travel Insurance - at rates provided by the insurer from time to time, available on request.

Estate Administration fees may apply for payout of RRSP/RRIF (cost to credit union)