



Service Charges

Effective November 1, 2019

DEBIT TRANSACTIONS FEES	
OVER THE COUNTER FEES	
Each Cheque	75¢
Cash Withdrawal	75¢
SELF-SERVE FEES	
Electronic Bill Payment (CU@Home, SVCU Telephone Banking)	60¢
ATM Withdrawal (Any Credit Union ATM in Canada)	60¢
INTERAC® Debit (Point of Sale)	60¢
Pre-Authorized Debit (Point of Sale)	60¢
COUNTER SERVICES FEES	
Cash Handling Charge (Applicable when monthly cash deposits exceed \$5,000)	\$2.50 per \$1,000
Paper Statement (Pick up or Mail)	\$2.00
Over-the-counter Cheques (Fee waived if cheque order placed at that time)	75¢
Fax Charges (\$2.00 minimum in North America, others at cost)	\$1.00 per page
Bill Payments (Bills officially accepted at counter)	\$1.50
Money Orders (Canadian or U.S. Funds)	\$6.00
Obtain Hold Funds	\$5.00
Photocopies	50¢
Primary Order (Draft)	\$6.00
Receive Wire Transfer	\$10.00
Wire Transfers In or out of Canadian Institution (U.S. & International pricing available at branch)	\$40.00
Verification of Funds (Phone another F.I.)	\$3.00
SAFETY DEPOSIT BOXES FEES	
Regular (1½" x 5" x 21") \$2.50 for each full month	\$36.00
Medium (2¼" x 5" x 21") \$3.50 for each full month	\$48.00
Large (5" x 5" x 21") \$5.00 for each full month	\$72.00
Extra Large (2½" x 10" x 21") \$5.00 for each full month	\$72.00
XX Large (5" x 10" x 21") \$12.00 for each full month	\$156.00
Lost Key	\$30.00
Both Keys Lost (Box to be opened by two authorized credit union employees)	\$125.00

OTHER SERVICES	FEES
Telephone (Balance inquiry or transaction history)	\$3.00
Telephone Transfer between your own accounts (Both accounts must be owned by the same member)	\$5.00
Telephone Transfer between accounts (Each account owned by a different member)	\$5.00
INTERAC® e-Transfer (sending)	\$1.00
INTERAC® e-Transfer Request Money	\$1.00
Stop Payment	\$10.00
Cirrus ATM (Anywhere in the world)	\$5.00
ATM Withdrawals (Non-CU INTERAC® in Canada)	\$2.00
Chargeback Handling Fee (For deposit of NSF or postdated items, etc.)	\$5.00
Coverdraft Transfer - computer generated	\$3.00
Coverdraft Transfer - manual	\$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)	\$10.00
Rush ATM Card (At member's request)	\$40.00
ATM Card - Flash Deactivation	\$20.00
Special Notice Fee	\$15.00
Transfer Out Fee For Registered Products (RRSP,RRIF,LIRA,TFSA,other registered products)	\$75.00/ Transaction
Companies Office (Annual Return Search)	\$15.00
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¢
Non-Member Cheque Cashing (Excluding Government of Canada cheques)	\$5.00
CHEQUE CERTIFICATION FEES	
For a member's own cheque	\$10.00
For a member, of another member's cheque	\$15.00
For a non-member	\$20.00
<i>May be subject to prior approval of member who issued the cheque</i>	
MERCHANT SERVICES FEE	
Night Deposit Bag (No annual fee)	Cost of Bag/Keys

OTHER SERVICES	FEES
Overdraft Protection (Monthly fee for line of credit)	\$3.00
Application to Extend, Refinance, Amend Mortgage or Loan, Add or Release Security	\$50.00 to \$100.00
Credit Bureau Search	\$8.00 to \$25.00
Personal Property Search (MB)	\$20.00
Personal Property Registration (MB)	\$25.00
Out-of-Province Personal Property Registration & Land Titles Office Fees	Per Provincial Fee
Discharge of Mortgage (Full or Partial)	\$200.00
Preparation of Caveats involving 1 Title Search (Additional title searches at \$24.00 each)	\$200.00
Discharge of Caveat (Full or Partial)	\$200.00
Mortgage Blend & Extend Fee	\$100.00
LTO Search	\$40.00
Mortgage Transfer Fee	\$250.00
Commercial & Agricultural Loan Application Fee (Fees are tiered based on loan amount)	\$0.00 to \$250.00
Commercial & Agricultural Annual Review Fee (Fees are tiered based on amount of line of credit)	\$0.00 to \$300.00
Corporate/Partnership Re-Documentation Fee (Conversion to a corporation or partnership)	\$500.00

- Members are responsible for fees or other documents not outlined above.
- Other loan charges may apply - contact branch for details.
- Duplicate account information, audit verification reports, credit report assistance or other non-standard services not identified elsewhere in this schedule - \$50.00 per hour (\$20.00 minimum), plus photocopy or microfiche/microfilm charges, postage and handling, and any other costs incurred.