



Effective: July 1,2026

\*updates indicated in blue

**Account charges:**

**Chequing Accounts**

Cheque, per cheque	1.00
Preauthorized debit	0.85
Direct payment – Point of Sale	0.85
Bill Payment - Digital or Telephone Banking (self-serve)	0.85
Cheque written on Electronic Package	3.00
US cheque or preauthorized debit (drawn on US account)	1.75
US cheque on CDN account	10.00

**Savings Accounts**

Preauthorized debit	1.25
Direct payment – Point of Sale	1.25
Bill Payment - Internet or Telephone Banking (self-serve)	1.25
Investment Savings (transactions over the first two free per month)	3.00
Escrow Account Management Fee	50/Annually

**Member Services**

Bill Payment - over the phone with a service team member	2.50
Bill Payment - in person with a service team member	2.50
Bill payment recall/ refund on best effort basis	25.00
Funds Transfer over the phone with service team member	5.00
Official cheque / Primary Order	10.00
Certified Cheque	Member 10.00
	Non-Member 20.00
Stop Payment	Complete Information/online 10.00
	Incomplete Information 15.00
	6 Month Renewal 10.00

**ATM Charges**

Canadian Credit Union ATM withdrawals	Free
Non Credit Union ATM withdrawal	2.00
US ATM Withdrawal	3.50
International ATM Withdrawal	3.50
Deposit of US cash or cheque in ATM**	7.00

\*\*Credit Union ATMs do not process US cash or cheques

**Card Replacement**

Replacement of non-expired ATM card at member's request or lost card	15.00
Rush ATM card - at member's request	40.00

**Chargeback / Overdraft Service / Returned Items**

Overdraft Service	5.00
NSF Cheque return	45.00
Chargeback fee CDN funds	7.00
Chargeback fee US funds	7.00

## Transfers

### e-Transfers:

Interac etransfer: sending	1.00
Interac etransfer: receiving	free
Business Interac etransfer: sending	1.50
Business Interac etransfer: receiving	free

### Wire Transfers

Incoming wires	<i>3rd Party Provider Fee only</i>
Outgoing wires	
- Canadian Funds sent within Canada	30.00
- Canadian funds sent to other countries	30.00
- US funds to USA	30 USD
- US funds to Canada or countries other than the USA	30 USD
- Wires sent in other currencies other than USD & CAD	45.00
Wire Trace / Recall	30.00

### RRSP/RRIF/TFSA

Registered Transfer out Fee to another Credit Union or Financial Institution	100.00
Duplicate T4RSP / T4RIF / T5 / NR4 slip	25.00

### Money Orders / Drafts

Money Orders (Cdn)	6.00
US Draft	10.00

### Bank Confirmations

Accountant request	50.00
Personal request ( <i>Statement of Interest paid or earned</i> )	50.00

### Miscellaneous

Statements mailing fee	2.50
Statements reprint	2.50