



**SUNDRY FEES (JANUARY 2025) IN EFFECT MAR 1/25
(SPENDING ACCOUNT MEANS CHEQUING ACCOUNT)**

ATM Services		
Transaction Fees	Spending Accounts	E-Account
Own ATM Withdrawal	\$1.50	\$ -
CU ATM Withdrawal	\$1.50	\$ -
Interac® ATM Withdrawal	\$3.00	\$3.00
US ATM Withdrawal	\$5.00	\$5.00
International ATM Withdrawal	\$5.00	\$5.00
Cheque Services		
Transaction Fees	Spending Accounts	E-Account
Certified Cheque (Member)	\$15.00	\$15.00
Cheque - Stop Payment	\$15.00	\$15.00
Official Cheque - Draft	\$15.00	\$15.00
Single Cheque Search/Image	\$10.00	\$10.00
Bank Draft - Foreign Funds	\$20.00	\$20.00
Cheque Drawn on Non-Chequing Account & E-Account	\$10.00	\$10.00
NSF Cheque	\$49.00	\$49.00
Post Dated Cheques - Single Cheque	\$5.00	\$5.00
US Cheque Drawn on Canadian Account	\$20.00	\$20.00
US Dollar Draft	\$20.00	\$20.00
Unauthorized Overdraft	\$5.00 + Interest	\$5.00 + Interest
Member/Debit Card Service		
Transaction Fees	Spending Accounts	E-Account
Debit Card - Canada	\$1.50	\$ -
Debit Card - Cross Border	\$5.00	\$5.00
Debit Card - Online	N/A	N/A
Replace lost or damaged card	\$10.00	\$10.00
Electronic Fund Transfer/Member Direct		
Transaction Fees	Spending Accounts	E-Account
Wire Transfer - Incoming	\$15.00	\$15.00

Wire Transfer - Outgoing	\$40.00	\$40.00
Wire Transfer - US & Other Countries	\$55.00	\$55.00
Preauthorized Payments	\$1.50	N/A
Interac® e-Transfer - Send Money	\$1.50	\$ -
Self Serve Phone Transfer	\$1.50	\$ -
Self Serve Phone Bill Payment	\$1.50	\$ -
Internet Bill Payment	\$1.50	\$ -
Telephone Transfer - Assisted (CCU Staff)	\$5.00	\$5.00
Non Sufficient Funds		
Transaction Fees	Spending Accounts	E-Account
Chargeback	\$10.00	\$10.00
Garnishee Fee	\$40.00	\$40.00
In Branch Teller Services		
Transaction Fees	Spending Accounts	E-Account
In Branch Withdrawal	\$1.50	\$5.00
In Branch Transfer	\$1.50	\$5.00
In Branch Bill Payment	\$1.50	\$5.00
Reference Letter: Account Balance	\$20.00	\$20.00
Reference Letter: Bank Verification	\$20.00	\$20.00
Reference Letter: Interest Earned	\$20.00	\$20.00
Stop Payment	\$15.00	\$15.00
Photocopies (per page)	\$1.50	\$1.50
Faxes	\$5.00	\$5.00
Record Search (per hour)	\$35.00	\$35.00
Voucher Search < 90 Days (per item)	\$15.00	\$15.00
Paper Statement Mailed without Images (Incl. In-Branch Statement)	\$5.00	\$5.00
Paper Statement Mailed with Images	\$5.00	\$5.00
Night Depository Services		
Transaction Fees	Spending Accounts	E-Account
Night Depository Key Access (annual fee)	\$25.00	\$25.00
Night Depository Key Replacement	\$40.00	\$40.00
Night Depository Bags (per 100 bags)	\$30.00	\$30.00
Safety Deposit Boxes		
Transaction Fees	Spending Accounts	E-Account
Safety Deposit Box - Small	\$60.00	\$60.00
Safety Deposit Box - Medium	\$85.00	\$85.00

Safety Deposit Box - Large	\$125.00	\$125.00
Safety Deposit Box - XLarge	\$175.00	\$175.00
Safety Deposit Box Drilling Cost	Billed by provider + \$50	Billed by provider + \$50
Safety Deposit Box Key Replacement	\$40.00	\$40.00
Transfers & Account Closures		
Transaction Fees	Spending Accounts	E-Account
Account Closed Before 90 Days	\$10.00	\$10.00
Account Transferred to Another FI	\$50.00	\$50.00
Account Transferred to Another CU	Free	Free
Dormant Account - Initial Administration Fee	\$50.00	\$50.00
Dormant Account - Monthly Maintenance Fee	\$5.00	\$5.00
RRSP Transfer Out	\$100.00	\$100.00
RRSP Transfer to Another CU	\$15.00	\$15.00
TFSA - Full Transfer to Another FI	\$100.00	\$100.00
TFSA - Partial Transfer to Another FI	\$100.00	\$100.00
TFSA - Partial Transfer to Another CU	\$15.00	\$15.00
Term Deposit Early Redemption Fee	\$100.00	\$100.00
RRSP Withdrawal Fee	\$50.00	\$50.00
High Interest Savings	2 free me-to-me transactions per month (\$5.00 per transaction after)	
Lending & Administrative Services		
Delinquent Loan Notice	\$49.00	
Discharge (mortgage is paid off without penalty)	\$300.00	
Letter of Interest Paid (for tax purposes)	\$20.00	
Security Registration Personal Property or Manufactured Home and Renewal - 5 Years	\$98.00	
Security Registration Personal Property or Manufactured Home and Renewal - 10 Years	\$144.00	
Security Registration Personal Property or Manufactured Home and Renewal - 15 Years	\$191.00	
Security Registration Personal Property or Manufactured Home and Renewal - 20 Years	\$237.00	
Security Registration Personal Property or Manufactured Home and Renewal - 25 Years	\$283.00	
Modification (changing payment terms)	\$25.00	
Modification (changing payment terms) Business	Min. \$100.00 or 0.25% of outstanding amount	
Mortgage Transfers to Another FI	\$300.00	
Unauthorized Overdraft	\$5.00	

Commercial Annual Review Fee	\$300.00
Late Filing Fee Year End Financial Statements (per month)	\$75.00
Commercial Mortgage Renewal Fee	\$100.00
Bridge Financing - Personal	\$100.00
Bridge Financing - Business	1.00% of applied amount
Commercial Application Fee	1.00% of lending amount
Demand Loan Application Fee	\$50.00
Construction Mortgage Fee	\$1500 as per loan guidelines
Letter of Credit Fee (initial and annual fee as a percentage of face value)	1.5%
In Branch Appraisal/Inspection (mileage + fee)	\$100.00
Appraisals	Direct Billed by Provider
Assumptions (fee + lawyer cost)	\$100.00
Collection Item - Sent	\$25.00