



Service Fees – Effective August 23, 2024

General – Alphabetical order

* Not applicable if payment is less than \$20.00

Account Research.....\$30.00/hr-\$15.00 min	Interim or Duplicate Statement.....\$5.00
Bank Confirmation..... \$25.00	International Transfers – Online Banking (USD and Most Foreign Currencies)
Bill Payment Reversal.....\$10.00	Transfer under \$500.00 (CDN).....\$2.50
Bill Payment Trace Request*.....\$15.00 per item - \$30.00 if >1yr	Transfer over \$500.00 (CDN).....No additional fee
Bill Payment – In Branch	All fees will be noted and agreed to before you complete the transfer.
Golden/Platinum, Junior, Kudos	Electronic bill payment fee applies.
Basic/High Transaction Package.....Free	Late Financial Statements (Business Lending).....\$300.00
Other.....\$1.50	Member Card Replacement.....First card free each year, the \$5.00
BOA – Balance of Account or partial transfer to	Night Deposit Bag.....30 each - \$30.00/100 + tax
Other Financial institution.....\$15.00	NSF Cheque Return Fee.....\$40.00
Chargeback	Offical Cheque – Members Only (Personal and Business)
Business.....\$5.00	Regular.....\$8.00
All other.....\$5.00	Golden/Platinum, Junior, Kudos.....\$4.00
Cheque Cashing Fee (non-member).....\$5.00	Basic/High Transaction Package.....Free
(within policy restrictions)	Post-dated Cheque held for deposit.....\$2.00
Cheque Certification (non-member).....\$10.00	RRSP/RRIF/TFSA/FHSA Transfer Out to another Institution.....\$100.00
Cheque Hold for/sent on collection.....\$15.00	Special Foreign Currency Order.....\$20.00
Cheque Imaging – search & provide image of cheque	Stop Payment, Preauthorized Debit.....(6 month period for single vendor) \$13.00
Within past year.....\$2.00 per item - \$5.00 for multiple	Golden/Platinum.....Free
Over 1 year.....\$30.00/hr	Stop Payment, Cheque.....\$13.00
Cheque Printing – Counter Cheques	or.....(for cheque series to single vendor) \$20.00
Within 90 days of account opening, first 12.....Free	Golden/Platinum.....Free
After 90 days of account opening or >12	Telephone Transfer.....\$4.00
Personal.....\$12.00/24 cheques	Transfer to cover Loan Payment/Overdraft.....\$4.00
Business.....\$18.00/24 cheques	Unauthorized Overdraft (approved).....\$5.00/item + interest @ 21%
Cheque Printing – D&H Personalized Orders	Unqualified Clearing Item (CAD or USD Funds).....\$5.00
Golden/Platinum, Kudos, Junior, Package.....Free	US Draft
Other.....Cost	Regular.....Western Union cost + \$4.00 USD
Close account within 90 days of opening.....\$10.00	Golden/Platinum.....Western Union cost + \$2.00 USD
Credit Check requested by business member.....\$10.00	Junior, Kudos, Package.....Western Union cost
e-transfers – Interac.....Free	US Draft Stop Payment or Cancellation..... Western Union cost + \$10.00 USD
Foreign ATM Withdrawal.....\$3.00	US Draft Cancellation.....Western Union cost + \$10.00 USD
Foreign Cash or Cheque (min \$50.00 CAD value)	Verification Letter.....\$15.00
Sent on collection.....registered mail cost + \$10.00	Wire Trace.....\$30.00
Foreign (Euro, GBP) Fund Cheque for cash or deposit.....\$5.00	



Money Transfer Services

Currency	Destination	Fee
CAD	Outgoing wire transfer to Canada	\$21.00 CAD
	Outgoing wire transfer to other countries	\$25.00 CAD
	Incoming wire transfers	\$12.00 CAD
USD	Outgoing wire transfer to USA	\$25.00 USD
	Outgoing wire transfer to Canada and other countries	\$25.00 USD
	Incoming wire transfers	\$12.00 USD
Other Countries	Outgoing wire transfers	\$21.00 CAD
	Incoming wire transfers	\$12.00 CAD

Mortgages & Loans

Appraisal Fees, Additional Inspection	
Letters of Opinion.....	Cost
Certificate of Title – Application for Duplicate.....	\$50.00
Collection of Overdue Loan Payment – Business Accounts.....	\$30.00
CreditMaster Mortgage Re-advance	
1% of re-advanced amount.....	\$100.00 min - \$250.00 max
Letter of Guarantee.....	\$100.00
Line of Credit Annual Review Fees – Business Accounts	
Up to and including \$20,000.....	\$50.00
Greater than \$20,000.....	Minimum fee of \$100.00
Minimum Interest Charge (personal loan).....	\$50.00
Motor Vehicle Search.....	\$15.00
Personal Loan Amendment/Renewal/Extension.....	\$10.00
Personal Property Registration Renewal fee.....	\$60.00
Prepare and/or discharge land mortgage.....	\$75.00
Registration of Security (PPSA) – includes lien search.....	\$60.00
Statement of Annual Loan Interest	
Banking System print out.....	Free
Official letter requested.....	\$20.00

Safety Deposit Boxes

Sizes	
1½ X 5.....	\$35.00 + tax/yr
2½ X 5.....	\$45.00 + tax yr
2½ X 10.....	\$70.00 + tax/yr
5 x 5.....	\$70.00 + tax/yr
5 x 10.....	\$135.00 + tax/yr
25% discount on above fees for Golden/Platinum, Kudos, Regular & High Transaction Package Chequing	
Duplicate Key.....	\$25.00 + tax
Safety Deposit Box Drilling.....	Cost + \$25.00 for SASCU + tax