

GENERAL – in alphabetical order

| | | | |
|--|--|---|------------------------------|
| Account Research | \$25.00/hr - \$15.00 min | Foreign (Euro, GBP) Fund Cheque for cash or deposit | \$5.00 |
| Bank Confirmation | \$25.00 | Funds Cleared by phone | |
| Bill Payment Reversal..... | \$7.50 | ▪ Within BC..... | \$5.00 |
| Bill Payment Trace Request | | ▪ Outside BC..... | \$5.00 |
| ▪ Electronic bill payment..... | Central 1 cost + \$10.00 | Inactive / Dormant Account Administration fee..... | \$35.00/yr |
| ▪ Manual bill payment..... | Central 1 cost + \$10.00 + \$25.00/hr if > 1 yr | Interim or Duplicate Statement..... | \$5.00 |
| Bill Payment – In Branch | | Microfilm Item | |
| ▪ Golden/Platinum, Junior, Kudos, Basic/High Transaction Package | Free | Search & retrieval..... | \$25.00/hr - \$15.00 min |
| ▪ Other | \$1.50 | Money Order – CAD | |
| BOA – Balance of Account or partial transfer to other Financial Institution | \$15.00 | ▪ Regular | \$4.00 |
| Chargeback | | ▪ Golden/Platinum | Free |
| ▪ Business..... | \$5.00 | ▪ Junior, Kudos, Basic/High Transaction Package | Free |
| ▪ All other..... | \$5.00 | Night Deposit Bag..... | 30 each - \$30.00/100 + tax |
| Cheque cashing fee (non-member) | \$5.00 | NSF Cheque Return Fee..... | \$40.00 |
| (within policy restrictions) | | Official Cheque – CAD (incl. Cheque Certification) | |
| Cheque Certification (non-member) | \$8.00 | ▪ Regular | \$8.00 |
| Cheque Hold for/sent on collection | \$15.00 | ▪ Golden/Platinum | \$4.00 |
| Cheque Imaging – search & provide image of cheque | | ▪ Junior, Basic/High Transaction Package, Student..... | Free |
| ▪ Within past year | \$5.00 | Post-dated Cheque held for deposit..... | \$2.00 |
| ▪ Over 1 year | Central1 cost (min. \$15.00) + \$25.00/hr | Priority Statement | \$5.00 |
| Cheque Printing – Counter Cheques | | RRSP/RRIF/TFSA Transfer Out to another institution..... | \$100.00 |
| First 90 days of account opening | Free | Special Foreign Currency Order | Travelex cost + \$4.00 |
| Cheque Printing – Counter Cheques | | Stop Payment, Preauthorized Debit (6 month period for single vendor) | \$13.00 |
| After 90 days of account opening | | ▪ Golden/Platinum | Free |
| ▪ Golden/Platinum, Junior, Kudos, Basic/High Transaction Package | Free | Stop Payment, Cheque | \$13.00 |
| ▪ Other Personal..... | \$7.00 / 24 cheques | ▪ or.....(for cheque series to single vendor) | \$ 20.00 |
| ▪ Business..... | \$9.00 / 24 cheques | ▪ Golden/Platinum | Free |
| Cheque Printing – Personalized Orders | | Telephone Transfer | \$4.00 |
| ▪ Golden/Platinum, Kudos, Junior, Package | Free | Transfer to cover Loan Payment/Overdraft | \$4.00 |
| ▪ Other | Cost | Unauthorized Overdraft (approved)..... | \$5.00/item + interest @ 21% |
| Close account within 90 days of opening | \$10.00 | Unqualified Clearing Item | |
| Credit check requested by business member..... | \$10.00 | ▪ CAD or US funds | \$5.00 |
| Diary Item..... | \$2.00 | US Draft | |
| e-Transfers, Interac® | Free | ▪ Regular | Travelex cost + \$4.00 USD |
| Foreign ATM Withdrawal..... | \$3.00 | ▪ Golden/Platinum | Travelex cost + \$2.00 USD |
| Foreign Cash or Cheque (min \$50.00 CAD value) sent on collection | registered mail cost + \$10.00 | ▪ Junior, Kudos, Package..... | Travelex cost |
| | | US Draft Stop Payment or Cancellation | Travelex cost + \$10.00 USD |
| | | US Draft Cancellation..... | Travelex cost + \$10.00 USD |
| | | Verification Letter | \$15.00 |

MONEY TRANSFER SERVICES

| Destination | Currency | Total Charge to Member | Central 1 Sending Charge | SASCU Charge | Central 1 Receiving Charge (added to wire amount) |
|-----------------|------------------|------------------------|--------------------------|--------------|--|
| Canada | CAD | \$22.00 CAD | \$7.00 CAD | \$8.00 CAD | \$7.00 CAD |
| | USD | \$29.50 CAD/USD | \$12.00 USD | \$8.00 CAD | \$9.50 USD |
| USA | CAD | \$27.00 CAD | \$12.00 CAD | \$8.00 CAD | \$7.00 CAD |
| | USD | \$27.00 CAD/USD | \$9.50 USD | \$8.00 CAD | \$9.50 USD |
| Other countries | CAD | \$27.00 CAD | \$12.00 CAD | \$8.00 CAD | \$7.00 CAD |
| | USD | \$29.50 CAD/USD | \$12.00 USD | \$8.00 CAD | \$9.50 USD |
| | Other currencies | \$22.00 CAD | \$7.00 CAD | \$8.00 CAD | \$7.00 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
 ▪ 1st re-advance \$149.00
 ▪ Subsequent re-advances – 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