

SERVICE CHARGE AND FEE SCHEDULE

| Type | Item | Charge | |
|--------------------------|--|----------|--------------------|
| Account Maintenance | Closed Within 90 days | \$20.00 | per occurrence |
| Account Maintenance | Debit Card - Replacement | N/A | per card |
| Account Maintenance | Inactive Account 2 Year Notice Fee | \$30.00 | per occurrence |
| Account Maintenance | Inactive Account 5 Year Notice Fee | \$40.00 | per occurrence |
| Account Maintenance | Inactive Account Monthly Fee | \$3.00 | per month |
| Account Maintenance | Inactive Account Notice Fee | \$25.00 | per occurrence |
| Account Maintenance | Search Charges Per Hour | \$30.00 | per hour |
| Automated Fund Transfers | AFT - Changes | \$5.00 | per change |
| Automated Fund Transfers | AFT - new | \$5.00 | per set-up |
| Clearing Item | Chargeback | \$15.00 | per item |
| Clearing Item | Cheque Image Retrieval | \$5.00 | per item |
| Clearing Item | Cheque written on a non-chequing account | \$5.00 | per item |
| Clearing Item | Collection Items | Varies | per item |
| Clearing Item | Item Held for Payment | \$25.00 | per item |
| Clearing Item | Non Encoded or Unqualified Cheque or Pre-authorized Debit | \$5.00 | per item |
| Clearing Item | NSF Returned | \$50.00 | per item |
| Clearing Item | Post Dated Cheques held for deposit | \$5.00 | per item |
| Clearing Item | Rejected or Redirected Clearing Item | \$5.00 | per item |
| Clearing Item | Rush Cheques - Per item | \$2.00 | per item |
| Estates | Estate Processing (hourly rates could apply) | \$200.00 | minimum per estate |
| Estates | T3 Tax Return Completion | \$150.00 | per return |
| Investments | RRSP/RRIF Unlocking of a locked-in RRSP (LIF Conversion) | \$150.00 | per occurrence |
| Investments | RRSP/RRIF/GIC/TFSA Account Closed under 1 Year | \$50.00 | per occurrence |
| Investments | RRSP/RRIF/GIC/TFSA Special Withdrawal from Locked Account | \$100.00 | per withdrawal |
| Investments | RRSP/RRIF/GIC/TFSA Transfer Out | \$100.00 | per transfer |
| Investments | TFSA Account Closed under 1 Year | \$50.00 | per occurrence |
| Investments | TFSA Special Withdrawal from Locked Account | \$100.00 | per withdrawal |
| Night Depository | After Hour Depository | \$86.25 | per year |
| Night Depository | Disposable Night Deposit Bags (50) | \$20.00 | per bag |
| Official Cheque | Certified Cheque - member | \$15.00 | per cheque |
| Official Cheque | Certified Cheque - non-member | \$30.00 | per cheque |
| Official Cheque | Draft - CND | \$8.00 | per draft |
| Official Cheque | Draft - Other Currenties | Varies | per draft |
| Official Cheque | Draft - USD | \$8.00 | per draft |
| Personal Lending | Bankruptcy/Default Administration Fee | \$250.00 | per occurrence |
| Personal Lending | Dishonoured AFT | \$99.75 | per payment |
| Personal Lending | Lapse in Insurance Fee (insurance premium charge seperatly) | \$150.00 | per quarter |
| Personal Lending | Lenders Drive-by Appraisal | \$100.00 | per occurrence |
| Personal Lending | Letter of Interest | \$25.00 | per letter |
| Personal Lending | Loan Application Fee | \$100.00 | per application |
| Personal Lending | Modification to Payment Terms (1 FREE per year) | \$50.00 | per modification |
| Personal Lending | Mortgage Amendment | \$150.00 | per amendment |
| Personal Lending | Mortgage Application Fee (Conventional) | \$250.00 | per application |
| Personal Lending | Mortgage CRO | \$60.00 | per occurrence |
| Personal Lending | Mortgage Discharge - Payout | \$385.00 | per discharge |
| Personal Lending | Mortgage Discharge - Refinance/Fully Amortized/Partial Discharge | \$235.00 | per discharge |
| Personal Lending | Mortgage Early Renewal | \$150.00 | per renewal |
| Personal Lending | Mortgage Transfer Out | \$385.00 | per transfer |
| Personal Lending | Overdraft Protection (plus interest) | \$5.00 | per occurrence |
| Personal Lending | Payment Extension | \$50.00 | per extension |
| Personal Lending | Payment of property tax arrears | \$75.00 | per payment |
| Personal Lending | PPSA Amendment | \$25.00 | per occurrence |
| Personal Lending | PPSA Registration | \$150.00 | up to 5 years |
| Personal Lending | PPSA Registration | \$190.00 | up to 7 years |
| Personal Lending | PPSA Registration | \$550.00 | up to 25 years |
| Personal Lending | PPSA Search | \$25.00 | per occurrence |
| Safety Deposit Box | Drilling Cost | \$175.00 | per occurrence |
| Safety Deposit Box | Key Replacement | \$50.00 | per key |
| Safety Deposit Box | Large | \$57.50 | per year |
| Safety Deposit Box | Medium | \$57.50 | per year |
| Safety Deposit Box | Small | \$46.00 | per year |
| Safety Deposit Box | X-Large / Legal | \$63.25 | per year |
| Safety Deposit Box | XX-Large | \$161.00 | per year |
| Statement | In-Branch (full details) | \$3.00 | per statement |
| Statement | Monthly Paper Statement with Cheque Imaging | \$3.00 | per month |
| Statement | Online Statement | FREE | per occurrence |
| Statement | Reference Letter: Account Balance | \$15.00 | per occurrence |
| Statement | Reference Letter: Bank Verification | \$15.00 | per occurrence |
| Stop Payment | Per item, In-Branch and Online | \$15.00 | per item |



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| Stop Payment | Per item, Incorrect or Missing Information | \$25.00 | per item |
| Transaction | ATM withdrawals - Credit Union | \$1.00 | per transaction |
| Transaction | ATM withdrawals - Interac | \$2.00 | per transaction |
| Transaction | ATM withdrawals - Plus | \$4.00 | per transaction |
| Transaction | Cheque - Withdrawal | \$1.00 | per transaction |
| Transaction | CU Step-it-Up withdrawals | \$5.00 | per transaction |
| Transaction | Deposit - Electronic or In-branch | FREE | per transaction |
| Transaction | In-Branch - Bill Payment | \$1.00 | per transaction |
| Transaction | In-Branch - Transfer | \$1.00 | per transaction |
| Transaction | In-Branch - Withdrawal | \$1.00 | per transaction |
| Transaction | Interac - Debit Card Purchase | \$1.00 | per transaction |
| Transaction | Interac - eTransfers, Per Item Sent | \$1.00 | per transaction |
| Transaction | Interac - Foreign Debit Card Purchase | \$1.00 | per transaction |
| Transaction | Online - Bill payments | \$1.00 | per transaction |
| Transaction | Online - Transfers | \$1.00 | per transaction |
| Transaction | Pre Authorized - Automatic Transfer (non sufficient funds) | \$5.00 | per transaction |
| Transaction | Pre Authorized - Direct Deposit | FREE | per transaction |
| Transaction | Pre Authorized - Payment | \$1.00 | per transaction |
| Transaction | Pre Authorized - Scheduled Transfer | \$1.00 | per transaction |
| Transaction | Telephone - Assisted Transfer | \$3.00 | per transaction |
| Transaction | Telephone - Bill Payment | \$1.00 | per transaction |
| Transaction | Transfer from a CU Savings - Electronic or In-branch | FREE | per transaction |
| Wire Transfers | MemberDirect International Transfers over \$500 | FREE | per transfer |
| Wire Transfers | MemberDirect International Transfers under \$500 | \$2.50 | per transfer |
| Wire Transfers | Wire Transfer - National | \$30.00 | per transfer |
| Wire Transfers | Wire Transfer - US/International | \$50.00 | per transfer |



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