

STANDARD PRICING

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| ATM withdrawals – Credit Union | \$ 0.80 |
| ATM withdrawals - Interac | \$ 1.50 |
| ATM withdrawals - Plus (international) | \$ 3.00 |
| Bill Payments - over the counter | \$ 1.00 |
| Certified cheque | |
| - member | \$10.00 |
| - non-member | \$25.00 |
| Charge Back | \$10.00 |
| Cheque Images mailed | \$ 3.00 |
| Cheque not properly encoded | \$ 5.00 |
| Cheque written on non-chequing account | \$ 5.00 |
| Cheques written | \$ 0.80 |
| Coin deposited per roll | Fees Vary |
| Debit card replacement (one free per year) | \$7.50† |
| Draft - Canadian dollar | \$ 6.00 |
| Draft - US dollar | \$10.00 |
| Global Payment MasterCard purchases | \$ 0.80 |
| Interac Debit purchases (including cross border) | \$ 0.80 |
| Interac e-Transfers | \$ 1.50 |
| In-Branch withdrawals, deposits & transfers | FREE |
| Interim account statement | \$ 2.00 |
| Interest letter | \$20.00 |
| Loan / Mortgage late payments | \$45.00 |
| Monthly maintenance fee (non-packaged chequing accounts) | \$ 2.00 |
| MemberDirect® Online Banking transfers and inquiries | FREE |
| MemberDirect® Online bill payments | \$ 0.80 |
| Money order - Canadian dollar | \$ 6.00 |
| NSF cheque or pre-authorized payment | |
| - returned | \$45.00 |
| - held for payment | \$15.00 |
| Pre-authorized payments | \$ 0.80 |
| RRSP, TFSA or RRIF transfer to another FI | \$50.00 |
| Safe Deposit Boxes (various sizes) | Fees Vary |
| Search charges (hourly; minimum \$25) | Fees Vary |
| Stop payments | |
| - full details | \$13.00 |
| - without full details | \$25.00 |
| TeleService® payments and transfers | \$ 0.80 |
| Transfers between credit union accounts | |
| - via online banking | FREE |
| - via telephone request to staff | \$ 3.00 |
| - transfer to cover (overdraft) | \$ 3.00 |
| Transfer Account to another FI | \$25.00 |
| Wire transfers | Fees Vary |

† One free every 12 months (if required). †† Other fees not listed in this pamphlet may apply. *All pricing is subject to change without notice