

SERVICE CHARGE AND FEE SCHEDULE

<i>Type</i>	<i>Item</i>	<i>Charge</i>	
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 Currencies	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 separately)	\$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	TelPay - Over the Counter Transfer	\$5.00	per transfer
Wire Transfers	Wire Transfer - National	\$30.00	per transfer
Wire Transfers	Wire Transfer - US/International	\$50.00	per transfer