

Fee Shedule - Effective December 18th, 2025

Everyday Banking (Chequing)

	REWARDS	REWARDS LOYALTY	PREMIUM REWARDS	PAY AS YOU GO	JUNIOR	YOUTH	STUDENT
Monthly Fee	\$0.00	\$11.95	\$19.95	\$0.00	\$0.00	\$0.00	\$0.00
In Branch Withdrawals	Free	Free	Free	Free	Free	Free	Free
Cheques (CAD/US Accounts)	Free*	Free	Free	\$0.85	N/A	N/A	\$0.85
Pre-Authorized Payments	Free	Free	Free	\$0.85	Free	Free	Free
Interac DEBIT Transactions	Free	Free	Free	\$0.85	Free	Free	Free
The Police and The Exchange Network ATM's (for deposits, withdrawals, transfers, balance inquiries)	Free	Free	Free	Free	Free	Free	Free
Bill Payments							
In Branch	Free	Free	Free	\$1.00	N/A	Free	Free
Online	Free	Free	Free	\$0.60	N/A	Free	Free
Transferring Your Funds Within the Same Membership							
In Branch or Member Solutions Centre	Free	Free	Free	\$2.00	\$2.00	\$2.00	\$2.00
Online	Free	Free	Free	Free	Free	Free	Free
Transferring Your Funds to Another Membership							
In Branch or Member Solutions Centre	Free	Free	Free	\$2.00	\$2.00	\$2.00	\$2.00
Online	Free	Free	Free	Free	Free	Free	Free
Alerts	Free	Free	Free	Free	Free	Free	Free
Interac e-TRANSFER - Send	Free**	Free**	Free	\$1.50	\$1.50	\$1.50	4 free/per month
Interac e-TRANSFER - Receive	Free	Free	Free	Free	Free	Free	Free
Interac e-TRANSFER - Request	\$1.50	\$1.50	Free	\$1.50	\$1.50	\$1.50	\$1.50
Interac Cash Withdrawals	\$1.50	\$1.50	Free	\$1.50	\$1.50	\$1.50	\$1.50
PLUS Cirrus International	\$4.95	\$4.95	\$4.95	\$4.95	\$4.95	\$4.95	\$4.95
THE EXCHANGE (US), for Withdrawals Use ACCEL Network	\$2.95	\$2.95	\$2.95	\$2.95	\$2.95	\$2.95	\$2.95
The ACCEL Network for Point of Sales (POS) Debit Transaction (US)	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
Monthly Statement Fee	\$2.00	\$2.00	\$2.00	\$2.00	Free	Free	Free
E Statements	Free	Free	Free	Free	Free	Free	Free
Cheque Images	Free	Free	Free	Free	N/A	Free	Free

*10 free per month then \$0.80 onwards.

**Combined total (includes sending and requesting Interac e-transfers) of 4 free per month if processed through chequing account with Rewards Chequing, 10 for Rewards Loyalty Chequing. Cost is \$1.50 per transaction onwards.

Everyday Banking (Chequing)		
	BUSINESS	ORGANIZATION
In Branch Withdrawals	Free	Free
In Branch Withdrawals	Free	Free
Cheques (CAD/US Accounts)	\$0.85	\$0.85
Pre-Authorized Payments*	\$0.85	\$0.85
Interac DEBIT Transactions	\$0.85	\$0.85
The Police and THE EXCHANGE Network ATM's (for deposits, withdrawals, transfers, balance inquiries)	Free	Free
Bill Payments		
<i>In Branch</i>	\$1.00	\$1.00
<i>Online</i>	\$0.85	\$0.85
Transferring Funds Within the Same Membership		
<i>In Branch or Member Solutions Centre</i>	\$2.00	\$2.00
<i>Online</i>	Free	Free
Transferring Funds to Another Membership		
<i>In Branch or Member Solutions Centre</i>	\$2.00	\$2.00
<i>Online</i>	Free	Free
Interac e-TRANSFER - Send	\$1.50	\$1.50
Interac e-TRANSFER - Receive	Free	Free
Interac e-TRANSFER - Request	\$1.50	\$1.50
Interac CASH Withdrawals	\$1.50	\$1.50
PLUS/Cirrus International	\$4.95	\$4.95
THE EXCHANGE (US), for Withdrawals USE ACCEL Network	\$2.95	\$2.95
The ACCEL Network for Point of Sale (POS) Debit Transaction (US)	\$0.85	\$0.85
Monthly Statement Fee	\$2.00	\$2.00
E Statements	Free	Free
Cheque Images	Free	Free

Account Information	
Copy of Statement	
<i>Current Month</i>	\$2.00
<i>Previous Month</i>	\$2.00
Search for Items, Cheques, Deposits, Names, Accounts, Vouchers, and Certified Copy of images	Within 90 days \$5.00/item. Over 90 days \$10.00/item. Multiple items or lengthy searches \$50.00/hour.
US Cheque Search (Per Hour)	\$50.00
Bill Payment Trace/Recall Request	\$20.00 Effective February 15th, 2024



Cheques and Foreign Currency

Cheques and Foreign Currency	
Cheque Orders	At Cost
Special Orders - Line of Credit	
NSF Item Returned	\$40.00
NSF Item - Hold Overnight Fee	\$40.00
Transfer from Another Account to Cover Overdraft	\$7.50
Refuse by Payor	\$15.00
Stop Payment - Each Transaction	\$10.00
Post-Dated Handling	\$10.00
Cheques for Collections	\$35.00
Certify Cheque for Member	\$10.00
Certify for Non-Member	\$20.00
Official Cheques	\$15.00
U.S. Cheque Drawn on CDN Account	\$15.00
Stop Payment for US Bank Draft	\$15.00 US
US Bank Draft	\$10.00 US

Credit Products

Credit Products	
Mortgage Discharge	\$400.00
Transfer Mortgage to Another Financial Institution	\$450.00
Mortgage Re-Advancement (CreditMaster)	\$200.00
Property Valuation Fees	\$200.00 - \$350.00
Appraisal Fee	At Cost
Personal Property Registration Fee (Vehicle Loans)	\$150.00
Mortgage Financing	At Cost
Late Payment Fee (All Credit Products)	\$45.00
Meritline/Primeline Discharge	\$400.00
Bridge Loan	\$300.00
Recruit Loan Administration Fee (Regular Program)	\$145.00

Miscellaneous

All New Changes in Red Effective December 18th, 2025

Miscellaneous	
Charge Back (Drawn on Self)	\$50.00
Wire Funds	
Incoming Domestic	\$50.00
Outgoing Domestic	\$50.00
Incoming US\$	\$50.00 USD

Outgoing US\$	\$50.00 USD
Mortgage Funding Wire Fee	\$15.00
Outgoing Foreign (Excluding US\$)	\$50.00
Electronic Fund Transfer Single Request	\$20.00
RESP Transfer Out	At Cost
RRIF Transfer Out	\$150.00
RRSP Transfer Out	\$150.00
TFSA Transfer Out	\$150.00
FHSA Transfer Out	\$150.00
Variable RRSP Withdrawals	\$50.00
Variable RRSP Withdrawals (if account opened 90 days or less)	\$150.00
Certificate of Balance	\$10.00
Certificate of Interest	\$20.00
Dormancy Notice	\$25.00
Dormant Membership Admin Fee (Per Year)	\$100.00
Account Garnishee (per transaction)	\$35.00
Membership Closing Fee	\$9.95
Membership Closing Fee if opened 90 days or less	\$25.00
Safety Deposit Box*	
1 1/2 x 5 (plus HST)	\$30.00
2 1/2 x 5 (plus HST)	\$35.00
5 x 5 (plus HST)	\$50.00
2 1/2 x 10 (plus HST)	\$70.00
5 x 10 (plus HST)	\$100.00
Safety Deposit Box Drilling Fee	\$450.00
Safety Deposit Box Key Replacement	\$40.00
Safety Deposit Box Notice of Payment (if payment not made)	\$10.00
Country Blocking Unblocking	\$9.95
ATM Debit/Credit Adjustment	\$2.00
Replacement ATM Cards (Frequent)	\$5.00
External Auto-Fund Transfer (New/Change)**	\$20.00
Manual Posting of Pre-Authorized Item	\$20.00
Estate Account (monthly fee)	\$5/month
Estate Account Settlement	\$125.00
Registered Contract (payout to beneficiaries)	\$100/contract
Registered Contract Pay Out After Exempt Period**	\$420/contract AT COST

Special Assessment Fee - T3**	\$275.00/hr plus HST/GST & CRA TAXES per return AT COST and any CRA Dues that apply
Manual Posting to Deceased Member Accounts	\$5.00/item posted
*20% reduction for Rewards Program Members	
**30-day notice is required for changing fees.	
Fees may be waived where the business stays with the credit union, or the individual is experiencing financial hardship/difficulty	