

The Police Credit Union – Service Charges in effect July 1st, 2022

Everyday Banking (Chequing)	Rewards	Rewards Loyalty	Prem. 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	\$0.70	\$0.70	\$0.70	\$0.70
Pre-Authorized payments**	Free	Free	Free	\$0.70	Free	Free	Free
Interac DEBIT transactions	Free	Free	Free	\$0.70	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		Free	Free
Telephone Banking	Free	Free	Free	\$0.60		Free	Free
Online	Free	Free		\$0.60		Free	Free
Transferring funds within same membership							
In branch or Member Solutions Centre	Free	Free		\$2.00	\$2.00	\$2.00	\$2.00
Telephone Banking	Free	Free		Free	Free	Free	Free
Online	Free	Free		Free	Free	Free	Free
Transferring funds to another membership							
In branch or Member Solutions Centre	Free	Free	Free	\$2.00	\$2.00	\$2.00	\$2.00
Telephone Banking	Free	Free	Free	Free	Free	Free	Free
Online	Free	Free	Free	Free	Free	Free	Free
Interac e-TRANSFER - Send	Free***	Free***	Free	\$1.50	\$1.50	\$1.50	\$1.50
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 Sale (POS) Debit transaction (US)	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70
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		Free	Free

*10 free per month then \$0.70 onwards.

**\$3.00 charged per Pre-Authorized Debit/Pre-Authorized Credit transactions which are returned.

***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	Org
In branch withdrawals	Free	Free
Cheques (CAD/US Accounts)	\$0.70	\$0.70
Pre-Authorized payments**	\$0.70	\$0.70
Interac DEBIT transactions	\$0.70	\$0.70
The Police and THE EXCHANGE Network ATM's (for deposits, withdrawals, transfers, balance inquiries)	Free	Free
Bill payments		
In branch	\$1.00	\$1.00
Telephone Banking	\$0.60	\$0.60
Online	\$0.60	\$0.60
Transferring funds within same membership		
In branch or Member Solutions Centre	\$2.00	\$2.00
Telephone Banking	Free	Free
Online	Free	Free
Transferring funds to another membership		
In branch or Member Solutions Centre	\$2.00	\$2.00
Telephone Banking	Free	Free

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Online	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)	\$0.70	\$0.70
Monthly statement fee	\$2.00	\$2.00
E statements	Free	Free
Cheque Images	Free	Free

Account information

Copy of statement	
current month	\$2.00
previous month	\$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 \$40.00/ hour
US cheque search (per hour)	\$50.00
Bill Payment trace/recall request	\$10.00

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Miscellaneous	
Charge back (drawn on self)	\$50.00
Wire funds	
Incoming domestic	\$45.00
Outgoing domestic	\$45.00
Incoming US\$	\$45.00 USD
Outgoing US\$	\$45.00 USD
Outgoing foreign (excluding US\$)	\$45.00
Electronic Fund Transfer	\$20.00
Single Request	
RESP transfer out	At cost
RRIF transfer out	\$50.00
RRSP transfer out (T 2033)	\$50.00
Variable RRSP withdrawals	\$50.00
Certificate of balance	\$5.00
Certificate of interest	\$15.00
Dormancy notice	\$25.00
Dormant membership Admin fee (per year)	\$100.00
Account garnishee	\$35.00
Membership closing fee	\$9.95
Safety deposit box: *	
1½ x 5 (plus HST)	\$30.00
2½ x 5 (plus HST)	\$35.00
5 x 5 (plus HST)	\$50.00
2½ 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
Country Blocking	\$9.95
Unblocking	
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

*20% reduction for Rewards members

**Service Charge in Effect March 1st, 2022

Cheques and Foreign Currency	
Cheque orders	At cost
Special Orders - Line of Credit	
NSF item returned	\$35.00
NSF item - hold overnight fee	\$35.00
Stop payment - each transaction	\$10.00
Telephone Banking	\$10.00
Online	\$10.00
Overdraft transfers	\$7.50
Post-dated handling	\$5.00
Cheques for collections	\$25.00
Certify cheque for member	\$5.00
Certify for non-member	\$15.00
Official cheques	\$5.00
U.S. cheque drawn on CDN account	\$15.00
Stop payment for US bank draft	\$15.00 US
US Bank Draft	\$10.00 US