

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

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	\$0.70	\$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	N/A	Free	Free
Telephone Banking	Free	Free	Free	\$0.60	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
Telephone Banking	Free	Free	Free	Free	Free	Free	Free
Online	Free	Free	Free	Free	Free	Free	Free
Transferring Your Funds to Another Membersip							
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 Sales (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	N/A	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.

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Everyday Banking (Chequing)	Business	Organization	Account Information	
In Branch Withdrawals	Free	Free	Copy of Statement	
Cheques (CAD/US Accounts)	\$0.70	\$0.70	Current Month	\$2.00
Pre-Authorized Payments**	\$0.70	\$0.70	Previous Month	\$2.00
Interac DEBIT Transactions	\$0.70	\$0.70	Search for Items, Cheques, Deposits, Names, Accounts, Vouchers, and Certified Copy of Images	Within 90 days
The Police and THE EXCHANGE Network ATM's (for deposits, withdrawals, transfers, balance inquiries)	Free	Free		\$5.00/item.
				Over 90 days
Bill Payments				\$10.00/item.
				Multiple items or lengthy searches
			\$40.00/hour.	
In Branch	\$1.00	\$1.00	US Cheque Search (Per Hour)	\$50.00
Telephone Banking	\$0.60	\$0.60	Bill Payment Trace/Recall Request	\$10.00
Online	\$0.60	\$0.60		
Transferring Funds Within Same Membership			Cheques and Foreign Currency	
In Branch or Member	\$2.00	\$2.00	Cheque Orders	At Cost
Solutions Centre			Special Orders - Line of Credit	
Telephone Banking	Free	Free	NSF Item Returned	\$35.00
Online	Free	Free	NSF Item - Hold Overnight Fee	\$35.00
Transferring Funds to Another Membership			Transfer From Another Account to	\$7.00
In Branch or Member	\$2.00	\$2.00	Cover Overdraft	
Solutions Centre			Stop Payment - Each Transaction	\$10.00
Telephone Banking	Free	Free	Telephone Banking	\$10.00
Online	Free	Free	Online	\$10.00
Interac e-TRANSFER - Send	\$1.50	\$1.50	Overdraft Transfers	\$7.50
Interac e-TRANSFER - Receive	Free	Free	Post-Dated Handling	\$5.00
Interac e-TRANSFER - Request	\$1.50	\$1.50	Cheques for Collections	\$25.00
Interac CASH Withdrawals	\$1.50	\$1.50	Certify Cheque for Member	\$5.00
PLUS/Cirrus International	\$4.95	\$4.95	Certify for Non-Member	\$15.00
THE EXCHANGE (US), for Withdrawals Use ACCEL Network	\$2.95	\$2.95	Official Cheques	\$5.00
			U.S. Cheque Drawn on CDN	\$15.00
The ACCEL Network for Point of Sale (POS) Debit Transaction (US)	\$0.70	\$0.70	Account	
			Stop Payment for US Bank Draft	\$15.00 US
Monthly Statement Fee	\$2.00	\$2.00	US Bank Draft	\$10.00 US
E Statements	Free	Free		
Cheque Images	Free	Free		

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

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Miscellaneous		Credit Products	
Charge Back (Drawn on Self)	\$50.00	Mortgage Discharge	\$350.00
Wire Funds		Transfer Mortgage to Another Financial Institution	\$450.00
Incoming Domestic	\$45.00	Mortgage Re-Advancement (CreditMaster)	\$100.00
Outgoing Domestic	\$45.00	Property Valuation Fees	\$150.00-\$325.00
Incoming US\$	\$45.00 USD	Appraisal Fee	Varies Cost Per
Outgoing US\$	\$45.00 USD		Appraiser
Outgoing Foreign	\$45.00	Credit Bureau Fee	\$20.00
(Excluding US\$)		Personal Property Registration Fee (Vehicle Loans)	\$95.00
Electronic Fund Transfer	\$20.00	Mortgage Financing	Cost
Single Request		Late Payment Fee (All Credit Products)	\$45.00
RESP Transfer Out	At Cost	Meritline/Primeline© Discharge	\$350.00
RRIF Transfer Out	\$50.00	Regular Recruit Loan Administration Fee	\$145.00
RRSP Transfer Out	\$50.00		
TFSA Transfer Out	\$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:*			
1 ½ x 5 (plus HST)	\$30.00		
2 ½ x 5 (plus HST)	\$35.00		
5 x 5 (plus HST)	\$50.00		
2 ½ 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 Program Members **Service Charge in effect March 1st, 2022	