

General Services	Fee
ATM card: first or renewal	Free
ATM card: replace lost or stolen	\$10.00
Chargeback: business account	\$8.00
Chargeback: drawn on member's account at another FI	\$10.00
Chargeback: personal account	\$8.00
Chargeback: USD	\$10.00
Cheque cashing (non-member)	\$10.00
Cheque printing: ASAP	Cost
Cheque printing: new accounts - first order - 12 cheques	Free
Cheque printing: subsequent orders - 12 cheques (business)	\$10.00
Cheque printing: subsequent orders - 12 cheques (personal)	\$10.00
Coin: supplied to non-members	\$5.00
Collection: garnishee processing	\$25.00
Collection: item in	\$30.00
Collection: item out	\$30.00
Collection: requirement to pay / third party demand processing	\$50.00
Deposit: mail	Free
Deposit: night - personal account	Free
Deposit: post-dated cheque	\$5.00 per item
Hold funds	\$10.00
Inactive account: annual fee after 2 years of inactivity	\$25.00
Letter: bank/balance confirmation	\$25.00
Letter: immigration	\$25.00
Letter: interest paid	\$25.00
Membership - closure within 90 Days	\$25.00
NSF: cheque/pre-authorized debit - per item	\$30.00
Official cheque/Draft: member	\$10.00
Official cheque/Draft: non-member	\$20.00
Overdraft: per item	\$5.00 +interest
Overdraft: USD - per item	\$5.00 +interest
Stop payment: full details provided	\$10.00
Stop payment: partial details provided	\$15.00
US cheque drawn on Canadian account	\$10.00
US Draft	\$10.00 USD
Voucher search < 90 days	\$50.00/hr min \$50.00
Voucher search > 90 days	\$50.00/hr min \$50.00
Member cash order (custom order if not in inventory)	\$50.00
Estate - administer and settle estate account	\$100.00
Bill payment trace <12 months	\$20.00/item
Bill payment trace >12 months	\$30.00/item

<b>Fund Transfer Fees</b>	<b>Fee</b>
Balance transfer to another FI (excludes credit unions)	\$25.00
Full transfer of RRSP, RIF, LIF, RESP, TFSA, RDSP	\$100.00
Partial transfer of RRSP, RIF, LIF, RESP, TFSA, RDSP	\$100.00
<b>Wire Transfer Fees</b>	<b>Fee</b>
Outgoing domestic wire transfer	\$50.00
Outgoing US wire transfer	\$50.00 USD
Outgoing International wire transfer	\$50.00
Incoming domestic wire transfer	\$25.00
Incoming US wire transfer	\$25.00 USD
Incoming international wire transfer	\$25.00
Wire transfer recalls/modifications/traces	\$40.00
<b>Safety Deposit Box Fees</b>	<b>Fee</b>
Small (1.5"h x 5.0"w)	\$45.00
Medium (2.5"h x 5.0"w)	\$55.00
Large (5.0"h x 5.0"w OR 2.5"h x 10.0"w)	\$75.00
Safety deposit box drilling	\$50.00 +cost
Safety deposit box - key replacement	\$15.00 +cost
* \$5/year discount on golden accounts	
<b>ATM Fees</b>	<b>Fee</b>
The Exchange	\$1.00
Interac ATM (non credit union ATM)	\$2.00
US ATM	\$3.00
Cirrus ATM (International)	\$3.00
<b>Statement Fees</b>	<b>Fee</b>
Duplicate in-branch print	\$5.00/month
eStatement with cheque images	Free
Paper/mailed with cheque image for personal members	Free
Paper/mailed with cheque image for business members	Free
<b>Automatic Funds Transfer (AFT) provided by PaymentStream</b>	<b>New fee</b>
New AFT service set up fee (includes: originator setup, initial file testing and credit application risk review)	\$200.00
Creation of additional originator IDs	\$75.00
Manual or file upload transmission (cost per release)	\$10.00
Additional charge within each file (cost per item)	\$0.10
Automatic transmission (cost per month)	\$50.00
AFT trace request	\$20.00
AFT error correction/recall	\$1 per transaction
Hard token - new, lost or replacement	\$15.00

Loan Fees	Fee
Personal loan/line of credit/overdraft protection application	\$50.00
Personal loan discharge	\$75.00 +cost
Appraisal (vehicle)	\$10.00 +cost
PPSA registration	\$60.00
Lien search	\$50.00
Loan payment alteration	\$25.00
Chargeback: loan/mortgage account	\$25.00

Mortgage Fees - Residential	Fee
Residential mortgage application: new or refinance	\$250.00
Residential mortgage application: broker referred	\$500.00
Residential construction mortgage application: owner	1% of loan amount
Residential construction mortgage application: spec	1% of loan amount
Full appraisal: residential property	\$25.00 +cost
Virtual appraisal: residential property (Landcor)	\$50.00 +cost
Property inspection	Cost
Mortgage renewal at maturity or documentaiton fee	\$85.00
Mortgage renewal prior to maturity	\$150.00
Mortgage discharge	\$75.00

Mortgage Fees - Commercial	Fee
Commercial mortgage application	1% of loan amount
Full appraisal - commercial property	\$50 +cost
Property inspection	Cost
Commercial mortgage renewal at maturity or documentaiton fee	\$125.00
Commercial mortgage renewal prior to maturity	\$250.00
Commercial mortgage discharge	\$75.00
Commercial mortgage refinance	1% of loan amount
Annual review	\$150.00
Collection of overdue payments	\$30.00
Mortgage payment alteration	\$50.00

Other Loan/Mortgage Fees	Fee
Legal Fees	Cost
Use of Seal of Property Plan	\$75.00 +cost
Construction mortgage draw	\$150.00
Re-advanceable mortgage draw	\$150.00
Blend and extend - fee	\$150.00
Blend and extend - penalty	per contract
Modification - changing payment terms (member request)	\$150.00
Registration of certificate of title	Cost
Title search	\$35.00
Interest paid letter	\$25.00
Mobile home loan application/discharge	\$75.00