

Service fee schedule

Effective July 1, 2019

Bill payments	
CU by phone/CU online	\$0.50
In-branch bill payment - member	\$1.00
Bill payment recall/refund	\$15.00
Bill payment trace	\$15.00
Transfers	
In-Branch	free
Member to member	free
e transfers - sending	\$1.50
e transfers - receiving	free
e transfers - cancel or expired	\$3.00
CAFT set up	\$25.00
Originator CAFT	assessed on individual basis
Commercial payroll deposit	min \$5.00 or \$.50/transfer whichever is >
Cash handling	
Cheque cashing - non member	\$10.00
Foreign currency processing (excludes CDN/US)	cost + \$10.00
USD purchase - non member (max. \$500)	\$10.00
Cash withdrawal (over 10,000)	0.1%
Coin handling	free
Instruments	
Canadian money order - member	\$6.00
US draft - member	\$6.00
Official cheque - primary order	\$6.00
Certified cheque - member	\$6.00

Wiring funds	
Incoming - CDN funds from CDN FI or US funds from CDN FI	\$5.00
Incoming - US funds from US FI	\$5.00
Outgoing - CDN funds to CDN FI	\$15.00
Outgoing - US funds to CDN FI	\$20.00
Outgoing - CDN funds to US FI or US funds to US FI	\$25.00
Outgoing - CDN funds to international (not CDN or US)	\$35.00

NSF, chargeback, collection, returned items	
Chargeback on CDN funds	\$5.00
Chargeback on US funds	\$5.00
Automated transfer to cover a cheque	\$2.00
NSF return	\$40.00
Overdraft fee	\$5.00

Transactions		
Cheque/pre-authorized debits	personal	\$0.60
	business	\$0.75
In-branch withdrawals		\$1.00
iTM withdrawals		free
Point of sale (POS) - debit card purchases	personal & business	\$0.40
US cheques on Canadian account		\$20.00
Deposits		free
US cheque clearing fee		\$2.00

ATM - will be charged at time of transaction	
MB CU ATM withdrawal	free
MB non-CU ATM withdrawal	\$2.00
Out of province ding free ATM	free
Out of province non-ding free ATM	\$2.00
ATM US withdrawal	\$4.00
ATM international withdrawal	\$4.00
Replace lost or damaged ATM/debit card	\$10.00
Deposit of US cash or cheque in ATM	\$20.00
Business deposit at other CU ATM	\$10.00 and up

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Miscellaneous	
Early replacement of debit card	\$10.00
Account closing within 3 months of opening	\$10.00
Balance of account (close/transfer out)	\$15.00
Records search	\$35.00/hr
Letter of interest paid or received (member request)	\$7.00
Bank confirmation	\$20.00
Postdated cheque handing	\$5.00
Collections from another CU	\$20.00
Collections from another FI	\$35.00
Hold funds - member	\$5.00
Non MICR - incorrectly encoded chq/debit	\$5.00
Transfer RRSP/RRIF/TFSA to another institution	\$100.00
Maintenance enforcement garnishment order payment	\$1.00 per payment
Fax request (member or non-member)	\$2.00
Photocopying	\$0.25/page
Dormant accounts	\$2.00/month
Statements	
Monthly statement mail-out	\$2.00
e-Statements	free
In-branch statement print out	\$1.00
Stop payments	
In-branch	\$10.00
Money order stop payment	\$25.00
US draft stop payment (moneygram)	\$25.00

Safety deposit boxes	
A - 1.5 x 5	\$25.00
B - 2.5 x 5	\$30.00
C - 3.5 x 5	\$35.00
D - 5 x 5	\$40.00
E - 2.5 x 10	\$50.00
F - 3.5 x 10	\$75.00
G - 5 x 10	\$80.00
Drilling	cost + \$25.00
Key replacement	cost + \$10.00

Cheque order fees				
General	Price	PST	GST	Total
Binders	\$16.00	\$1.12	\$0.80	\$17.92
Cheque mailout fee				cost of postage
Personal	Price	PST	GST	Total
24 cheques	\$15.00	\$1.05	\$0.75	\$16.80
48 cheques	\$20.00	\$1.40	\$1.00	\$22.40
100 cheques	\$30.00	\$2.10	\$1.50	\$33.60
200 cheques	\$40.00	\$2.80	\$2.00	\$44.80
Business	Price	PST	GST	Total
50 cheques	\$30.00	\$2.10	\$1.50	\$33.60
100 cheques	\$40.00	\$2.80	\$2.00	\$44.80
200 cheques	\$65.00	4.55	\$3.25	\$72.80
300 cheques	\$90.00	\$6.30	\$4.50	\$100.80
400 cheques	\$100.00	\$7.00	\$5.00	\$112.00
500 cheques	\$115.00	\$8.05	\$5.75	\$128.80
600 cheques	\$130.00	\$9.10	\$6.50	\$145.60