



ADMINISTRATION FEES – BUSINESS BANKING

As of August 26, 2019

CLEARING CHARGES	
Chargebacks to members' accounts	\$10
Overdrawn account fee	\$25
Cheque/AFT returned NSF	\$40
Cheque/AFT drawn on non-chequing account	\$10
Unqualified item	\$10
Payroll deposit/EFT/AFT	Free
AFT/EFT tracing	\$25/item
Cheque clearing	\$1.50*
Cheque deposits	Free
ABM NETWORK CHARGES	
BCU ATM	\$1.25*
Plus System	\$5
POS	\$1.25*
ABM Trace	Free
Exchange Network ATM	\$1.25*
Non-Exchange Network ATM	\$1 plus ATM surcharge

ACCOUNT TRANSACTION	
<i>Certified cheques:</i>	
Business Accounts	\$10
Third Party	\$25
Official/corporate cheques	\$5 CAD/ \$5 USD
Stop payments - complete details	\$5 if cheque clears
Stop payments - partial details	\$15, then another \$5 if cheque clears
In branch utility bill payments	Free
Telephone transfers	Free
Transfers to cover draft	\$5 non-chequing
<i>Cheque orders:</i>	
Business/Organizations	At cost
Counter cheques new accounts	Free
Items received & sent on collection - incoming/outgoing Canada	\$25
Items received or sent on collection - outgoing outside Canada	\$40
\$5	Free
Cheques deposited in the wrong currency	\$5 per cheque
CONSUMER CREDIT	
<i>Contact your FSO or Commercial Account Manager for lending over \$100,000</i>	

FOREIGN CURRENCY TRANSACTIONS	
Canadian/USD drafts	\$10 CAD/\$10 USD
Draft Stop-Payment CAD/USD	\$25 CAD/\$25 USD
Draft Cancellation CAD/USD	\$5 CAD/\$5 USD
Depositing cheques in foreign currencies	\$10
Ordering USD - less than \$5,000	Free
Ordering USD - more than \$5,000	\$10
Wiring Funds - incoming	\$10 CAD/ \$10 USD
<i>Wiring Funds - outgoing:</i>	
Canadian	\$35 CAD
U.S.	\$35 USD
International: up to \$1000	\$35 USD
\$1001 - \$10,000	\$40 USD
More than \$10,000	\$50 USD
Wire Tracing, Amendments, Recalls	\$25 CAD/ \$25 USD
SAFETY DEPOSIT BOXES	
<i>Safety deposit box rental:</i>	
Standard (plus HST)	\$40
Medium (plus HST)	\$50
Large (plus HST)	\$60
Loss of safety deposit keys (plus HST)	At cost +\$10

COIN AND CURRENCY SUPPLIED	
Per bundle – less than \$5,000	Free
Per bundle – more than \$5,000	\$10
Per roll	Free
Per roll – less than \$5,000	Free
Per roll – more than \$5,000**	\$10
Bill/note deposit per \$1000	Free
Coin deposit per roll/equivalent	Free
Member Card replacement	\$5
<i>**Cash ordered/supplied over \$10,000 is subject to a fee (minimum \$75) Rates are negotiable based on volumes</i>	
BUSINESS ACCOUNT AUTOMATED TRANSFER SYSTEM	
SERVICE CHARGES FOR SELF-ADMINISTERED BUSINESS MEMBER PRE-AUTHORIZED PAYMENTS USING CENTRAL 1 - AFT	
First 1000 Transactions	\$0.10 each
Next 500 Transactions	\$0.09 each
Over 1,500 Transactions	\$0.08 each
Additional manual files releases	\$10 per extra monthly file
Returned items	\$25 each
<i>Fee Options</i>	<i>One-Time Setup Fee</i>
AFT Fee #1	\$150
AFT Fee #2	\$150
AFT Fee #3	-
AFT Fee #4	-
<i>Manual/Automatic File Releases</i>	<i>Minimum Monthly Service Fee</i>
Up to 3 Manual Files / Month	\$35
Automatic File Release	\$50
Up to 3 Manual Files / Month	\$60
Automatic File Release	\$75

ELIGIBLE BUSINESS ACCOUNT TRANSACTIONS & FEE SCHEDULE		
TRANSACTION	WITHIN PACKAGE LIMIT	OVER PACKAGE LIMIT
Withdrawal	Free	\$1.25
ATM Withdrawal	Free	\$1.25
Clearing Cheque	Free	\$1.25
POS Purchase	Free	\$1.25
Transfer out	Free	\$1.25
Utility Bill Payment	Free	\$1.25
Pre-Authorized Debit	Free	\$1.25
Merchant Services Debit	Free	\$1.25
Foreign Exchange transactions	Free	\$1.25
ALL DEPOSITS ARE FREE! *Eligible transactions over plan limit are subject to \$1.25 fee per transaction.		
TRANSFER AND CLOSING OF ACCOUNTS		
Balance of account transfer (out)		\$25
Withdrawal from membership (over 12 months)		\$25
Withdrawal from membership (within 12 months)		\$50
Third Party Demand		\$50

INFORMATION ON ACCOUNTS	
Monthly statements (with imaged cheques)	Free
Transaction activity on deposit accounts over the counter	\$1/month
Print a copy of an imaged cheque	1st copy free, \$1 each
Monthly statements (with original cheques)	\$50/hr or min \$25
<i>Audit confirmations:</i>	
Business	\$25
Bank confirmation - faxed to Ukraine	\$50
Certificate of Account Balance: Personal/business	\$10
Interest	\$10
<i>Inactive accounts:</i>	
First notice (after 12 months)	Free
<i>Dormant accounts:</i>	
First notice (after 24 months)	\$45 + applicable administrative fees
Annual Dormant Account Fee	\$45 + applicable administration fees
<i>Search of records:</i>	
Within 30 days	Free
After 1 month	\$50/hr or min \$25
Account information/inquiry	Free
PPSA registration	At cost