



ADMINISTRATION FEES – PERSONAL 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	Free
Cheque deposits	Free
Overdraft item handling	\$10/item plus interest
ABM NETWORK CHARGES	
BCU ATM	Free
Exchange Network ATM	Free
Non-Exchange Network ATM	\$1 plus ATM surcharge
Plus System	\$5 plus ATM surcharge
POS	\$0.25
ABM trace	Free

ACCOUNT TRANSACTION	
<i>Certified cheques:</i>	
Members/personal	Free
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	Free
<i>Cheque orders:</i>	
Personalized	Free
Counter cheques new accounts	Free
Items received & sent on collection - incoming/outgoing Canada	\$25
Items received or sent on collection - outgoing outside Canada	\$40
Post-dated items	Free
Cheques deposited in the wrong currency	\$5 per cheque
SAFETY DEPOSIT BOXES	
<i>Safety deposit box rental:</i>	
Standard (incl. HST)	\$40/year
Medium (incl. HST)	\$50/year
Large (incl. HST)	\$60/year
Loss of safety deposit keys (incl. HST)	At cost + \$10

FOREIGN CURRENCY TRANSACTIONS	
US drafts	\$10 USD
Canadian cheques drawn in US dollars	\$10
Depositing cheques in foreign currencies	\$10
Depositing foreign (pension cheques)	Free
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
MISCELLANEOUS	
Canadian Passport guarantor: for active, well-known member	Free
Commissioner	Free
Estate Maintenance (cost of correspondence and legal fees extra)	\$50/hr.- min \$25
Outgoing eTransfer	Free
Cancellation or return of eTransfer	\$5

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
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
RRSP withdrawal	\$25
Early collapse of RRSP (within 6 months)	\$50
T2033 transfers out from RRSP	\$50
Third party demand	\$50

CONSUMER CREDIT	
Bridge financing	\$500
Appraisal fee	Charges may vary
Drive by appraisal	Charges may vary
Pre-approved mortgage	Free
High ratio (CMHC)	At cost
Transfer/assignments "out"	\$200
Assumption fee	\$200
<i>Amendments:</i>	
Agreement	Free
Increase payment	Free
Principal prepayment	Free
Payment option	Free
Variable rate mortgage payments	Free
Renewal fee	\$50
Discharge fee	\$200
Blended rate on closed mortgages	\$100
High priority (less than 5 working days)	\$200
PPSA enquiry/registration 3-5 year term	\$50 - \$60
Letters re: duplicate information	Free
Credit ratings to other financial institutions	\$25
Loan amendment	Free
Amortization schedule	Free
NSF loan/mortgage payments	\$35
Late payment charge	\$25

INFORMATION ON ACCOUNTS	
Monthly statement (with imaged cheques)	Free
<i>History report:</i>	
within last and in previous calendar year	\$2
before the previous calendar year	\$5
<i>Monthly statements reprint (with imaged cheques):</i>	
per statement within last and in current calendar year	\$5
before current calendar year	\$10
<i>Audit Confirmations:</i>	
Personal	\$25
Bank confirmation - faxed to Ukraine	\$50
Commercial	\$50
<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 min \$25
Replacement passbook (if lost)	\$5