

	Business Account	Community & Organization Account
INTERAC E-TRANSFER		
Incoming e-Transfer	Free	Free
Outgoing e-Transfer	Free	Free
Cancellation or Return of eTransfer	\$5.00	\$5.00
ACCOUNT CLEARING CHARGES		
Cheque clearing	\$1.50	Free
Cheque deposits	Free	Free
EFT/AFT/PAC (incoming)	Free	Free
EFT/AFT/PAC (outgoing)	\$1.00	Free
EFT/AFT tracing	\$25/item	\$25/item
In-Branch Bill Payment	\$2.00	\$2.00
Online Bill Payment	Free	Free
Chargeback to account	\$10.00	\$10.00
Chargeback to account - for item from member's own other accounts	\$40.00	\$40.00
Overdrawn account fee	\$25.00	\$25.00
Overdraft item handling	\$10/item + OD interest	\$10/item + OD interest
Cheque/AFT drawn on non-chequing account	\$10.00	\$10.00
Cheques deposited in the wrong currency	\$5.00/item	\$5.00/item
Unqualified item	\$10.00	\$10.00
Items received or sent on collection – Canada	\$25.00	\$25.00
Items received or sent on collection – Foreign	\$40.00	\$40.00
Hold Post-Dated Cheques	\$2.00/item	\$2.00/item
Certify cheque for Members	\$10.00	\$5.00
Certify cheque for Third Party - charged to third party	\$25.00	\$25.00
Stop payments – complete details	\$8.00	\$8.00
Stop payments – partial details	\$15.00	\$15.00
Official BCU Corporate cheque (in currency of cheque)	\$10.00	\$10.00
Telephone/Email transfers	\$5.00	\$5.00
Automatic Transfers to cover draft	Free	Free
Cheque orders:		
Cheque Source in branch printing	see below	see below
Counter cheques	see below	see below
D + H orders to be mailed	at cost + \$10.00	at cost + \$10.00
ATM NETWORK CHARGES		
BCU ATMs - All Transactions	Free	Free
The Exchange Network ATMs - All Transactions	Free	Free
Canadian ATMs not on The Exchange Network - Cash Withdrawal (\$1.50 + ATM surcharge)	\$1.50	
US or International ATMs - Cash Withdrawal (\$5.00 + ATM surcharge)	\$5.00	N/A
Interac Debit Point of Sale Transactions (POS)	\$0.25	
MemberCard replacement - 1 free per rolling 12-month period	\$5.00	\$5.00
ATM/POS trace	Free	Free
FOREIGN CURRENCY TRANSACTIONS		
US dollars amount drawn on a Canadian account/cheque	\$12.50	\$12.50
Deposit cheque in a foreign currencies	\$10.00	\$10.00
DRAFTS		
CAD Draft	\$10.00 CAD	\$10.00 CAD
USD Draft	\$10.00 USD	\$10.00 USD
Cancel Draft	\$15.00 CAD/USD	\$15.00 CAD/USD
WIRES		
Incoming	Free	Free
Outgoing		
Canadian	\$35.00 CAD	\$35.00 CAD
U.S.	\$35.00 USD	\$35.00 USD
International:		
Up to \$1,000	\$35.00 USD	\$35.00 USD
\$1,001 – \$10,000	\$40.00 USD	\$40.00 USD
More than \$10,000	\$50.00 USD	\$50.00 USD
Wire tracing, amendments, recalls	\$25.00 CAD/USD	\$25.00 CAD/USD
COIN AND CURRENCY SUPPLIED (for orders of more than \$5,000)		
Per bundle - CAD/USD	\$3.00 CAD/USD	\$3.00 CAD/USD
<i>Orders of more than \$5,000 must be ordered at least 48 hours in advance. If not ordered more than 48 hours in advance a \$25 surcharge will be levied IF the order can be processed.</i>	\$25.00 CAD/USD	\$25.00 CAD/USD
Per roll - CAD	\$0.25	\$0.25
<i>Coin Deposits - Large quantities of loose coins not accepted. Coins must be rolled to the maximum possible amount of rolls to be accepted for deposit</i>		
TRANSFER AND CLOSING OF ACCOUNTS		
Balance of account transfer (out)	\$25.00	\$25.00
Withdrawal from membership (over 12 months)	\$25.00	\$25.00
Withdrawal from membership (within 12 months)	\$50.00	\$50.00
INFORMATION ON ACCOUNTS		
Monthly Statements:		
Monthly E-Statement (with imaged cheques)	FREE	FREE
Monthly mailed statement (with imaged cheques)	\$3.00	\$3.00
Monthly statement reprint (with imaged cheques):		
per statement from September 2019	\$5.00	\$5.00
per statement prior to September 2019	\$10.00	\$10.00
History report:		
within current and previous calendar year	\$2.00	\$2.00
before previous calendar year	\$5.00	\$5.00
Audit Confirmations:		
Personal/Organizational	\$25.00	\$25.00
Business/Commercial	\$50.00	\$50.00
Bank confirmation sent outside of Canada	\$50.00	\$50.00
Search of records:		
Within 30 days	Free	Free
After 1 month	\$50/hr min \$25	\$50/hr min \$25
Replacement passbook (if lost)	\$5.00	N/A
Dormant/Inactive accounts:		
First notice - Inactive Account (no activity for 1 year)	Free	Free
Second notice - Dormant Account (no activity for 2 years or more)	\$45 + processing fees	\$45 + processing fees
Annual Dormant Account Fee (on anniversary of dormancy from years 3-9)	\$45 + processing fees	\$45 + processing fees
Transferring funds to Bank of Canada at 10-year anniversary of dormancy	\$100.00	\$100.00
SAFETY DEPOSIT BOXES		
Safety deposit box rental:		
Standard (incl. HST)	\$45/year	\$45/year
Medium (incl. HST)	\$55/year	\$55/year
Large (incl. HST)	\$65/year	\$65/year
Loss and/or replacement of safety deposit keys	cost of key + \$25	cost of key + \$25
Drilling of Box	cost of locksmith + \$25	cost of locksmith + \$25
MISCELLANEOUS		
Canadian Passport guarantor: for active, well-known member	Free	Free
Commissioner	Free	Free
Estate Maintenance (cost of correspondence and legal fees extra)	\$50/hr.- min \$25	\$50/hr.- min \$25
Credit Card Guarantee	\$50.00	\$50.00
3rd Party Demand / Garnishment - per remittance	\$50.00	\$50.00



BCU Financial Business, Community & Organization Account Credit Fees

CONSUMER CREDIT	COMMERCIAL
Mortgage Pre-Approval	Free
Increase payment ¹	Free
Principal pre-payment - up to 20% ²	Free
Change Payment Frequency	Free
Renewal fee	Free
Amortization schedule	Free
Property appraisal	At cost
NSF loan/mortgage payments	\$40.00
Late payment charge	\$25.00
Loan amendment	min \$150.00
Discharge or transfer out fee	\$300.00
PPSA inquiry	\$15.00
PPSA registration	\$60.00
Letters re: duplicate information	\$25.00 per item
Assumption fee	min \$150.00

BUSINESS OR ORGANIZATION CHEQUE PRINTING FEES		
Business/Organization Accounts	Qty	Fee
	12	10.50
	50	25.00
	100	40.00
	200	70.00
	300	75.00
	400	82.50
	500	95.00
Counter Cheques	12 free "personal" counter cheques	
Personal Cheque Wallet	Free	
Personal Cheque Register	20.00	
3 ring business binder	30.00	
D + H cheques	at cost + 10.00	

Commercial Loan Application Fee: Contact the Commercial Banking Department for details

¹ Annual sum of payment increases cannot exceed 20% mortgage pre-payment allowance amount

² Mortgage pre-payment allowance limited to 20% of original loan amount per rolling 12-month period