

Lys Mykita Rebel Conquest Regular Bulava

INTERAC E-TRANSFER				
Incoming e-Transfer			Free	
Outgoing e-Transfer			Free	
Cancellation or Return of eTransfer			\$5.00	
ACCOUNT CLEARING CHARGES				
Cheque clearing	N/A		Free	
Cheque deposits			Free	
EFT/AFT/PAC (incoming)			Free	
EFT/AFT/PAC (outgoing)	N/A	Free	Free	\$1.00 Free
EFT/AFT tracing			\$25/item	
In-Branch Bill Payment	N/A		\$2.00	Free
Online Bill Payment			Free	
Chargeback to account			\$10.00	
Chargeback to account - for item from member's own other accounts			\$40.00	
Overdrawn account fee			\$25.00	
Overdraft item handling (pending approval)	N/A		\$10/item + OD interest	
Cheque/AFT drawn on non-chequing account			\$10.00	
Cheques deposited in the wrong currency			\$5.00/item	
Unqualified item			\$10.00	
Items received or sent on collection – Canada			\$25.00	
Items received or sent on collection – Foreign			\$40.00	
Hold Post-Dated Cheques			\$2.00/item	
Certify cheque for Members		Free	\$5.00	\$5.00 Free
Certify cheque for Third Party - charged to third party	N/A		\$25.00	
Stop payments – complete details			\$8.00	
Stop payments – partial details			\$15.00	
Official BCU Corporate cheque (in currency of cheque)			\$10.00	
Telephone/Email transfers			\$5.00	
Automatic Transfers to cover draft			Free	
Cheque orders:				
Cheque Source in branch printing	N/A		see below	
Counter cheques			see below	
D + H orders to be mailed			at cost + \$10.00	
ATM NETWORK CHARGES				
BCU ATMs - All Transactions			Free	
The Exchange Network ATMs - All Transactions			Free	
Canadian ATMs not on The Exchange Network Cash Withdrawal (\$1.50 + ATM surcharge)		Free		\$1.50 Free
US or International ATMs Cash Withdrawal (\$5.00 + ATM surcharge)			\$5.00	
Interac Debit Point of Sale Transactions (POS)		Free		\$0.25
MemberCard replacement (1 free per rolling 12-month period)			\$5.00	
ATM/POS trace			Free	
FOREIGN CURRENCY TRANSACTIONS				
US dollars amount drawn on a Canadian account/cheque	N/A		\$12.50	
Deposit cheque in a foreign currencies			\$10.00	
Depositing foreign pension cheques			N/A	Free
DRAFTS				
CAD Draft			\$10.00 CAD	
UDS Draft			\$10.00 USD	
Cancel Draft			\$15.00 CAD/USD	
WIRES				
Incoming			Free	
Outgoing				
Canadian	N/A		\$35.00 CAD	
U.S.			\$35.00 USD	
International:				
Up to \$1,000			\$35.00 USD	
\$1,001 – \$10,000	N/A		\$40.00 USD	
More than \$10,000			\$50.00 USD	
Wire tracing, amendments, recalls			\$25.00 CAD/USD	
COIN AND CURRENCY SUPPLIED (for orders of more than \$5,000)				
Per bundle - CAD/USD	N/A		\$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	
Per roll - CAD			\$0.25	
<i>Coin Deposits - Large quantities of loose coins not accepted. Coins must be rolled to the maximum possible amount of rolls</i>				
TRANSFER AND CLOSING OF ACCOUNTS				
Balance of account transfer (out)			\$25.00	
Withdrawal from membership (over 12 months)			\$25.00	
Withdrawal from membership (within 12 months)			\$50.00	
RRSP withdrawal			\$25.00	
RRSP withdrawal for LLP			Free	
RRSP withdrawal for HBP (waived if mortgage is with BCU)			\$25.00	
RRSP withdrawal within 90 days of deposit			\$50.00	
Early collapse of RRSP (within 6 months)			\$50.00	
RRSP Transfer (T2033)			\$100.00	
RRIF/LIF transfer		N/A	N/A	N/A \$100.00
RESP full transfer		N/A	N/A	\$100.00
RESP partial Transfer (Concentra cost of \$195 + \$55)				\$250.00

INFORMATION ON ACCOUNTS	
Monthly Statements:	
Monthly E-Statement (with imaged cheques)	FREE
Monthly mailed statement (with imaged cheques)	\$3.00
Monthly statement reprint (with imaged cheques):	
per statement from September 2019	\$5.00
per statement prior to September 2019	\$10.00
History report:	
within current and previous calendar year	\$2.00
before previous calendar year	\$5.00
Audit Confirmations:	
Personal/Organizational	\$25.00
Business/Commercial	\$50.00
Bank confirmation sent outside of Canada	\$50.00
Search of records:	
Within 30 days	Free
After 1 month	\$50/hr min \$25
Replacement passbook (if lost)	N/A
Dormant/Inactive accounts:	
First notice - Inactive Account (no activity for 1 year)	Free
Second notice - Dormant Account (no activity for 2 years or more)	\$45 + processing fees
Annual Dormant Account Fee (on anniversary of dormancy from years 3-9)	\$45 + processing fees
Transferring funds to Bank of Canada at 10-year anniversary of dormancy	\$100.00
SAFETY DEPOSIT BOXES	
Safety deposit box rental:	
Standard (incl. HST)	\$45/year
Medium (incl. HST)	\$55/year
Large (incl. HST)	\$65/year
Loss and/or replacement of safety deposit keys	cost of key + \$25
Drilling of Box	cost of locksmith + \$25
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
Credit Card Guarantee	\$50.00
3rd Party Demand / Garnishment - per remittance	\$50.00

BCU Financial Personal Account Credit Fees

CONSUMER CREDIT	RETAIL
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	\$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
High ratio (CMHC)	At cost
Bridge financing	\$350.00
Re-advance (add back to mortgage)	\$250.00
Blend and Extend on closed mortgages	\$150.00
High priority (less than 5 working days)	\$300.00
Assumption fee	N/A
Credit ratings to other financial institutions	\$25.00

PERSONAL CHEQUE PRINTING FEES (for in branch printing)		
Personal Accounts	Qty	Fee
Up to 100 FREE personal cheques per year.		
After the first 100 the prices are as indicated	4	4.00
	12	8.00
	24	12.00
	48	20.00
	100	35.00
Counter Cheques		Free
Personal Cheque Wallet		Free
Personal Cheque Register		20.00
D + H cheques		at cost + 10.00

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