

ADDITIONAL FEES (Transactions, product or service)	Fee	Additional information
ATM withdrawals - Cirrus®/PLUS®	\$ 3.00	
ATM withdrawals - Interac®	\$ 1.50	
Bank Confirmation	\$ 25.00	
Bill Payment Adjustment request	\$ 10.00	
CAFT fees (via CUPS)	Contact for pricing	as per CUPS fee schedule
Cash orders per \$1000	\$ 1.50	
Coin orders per roll	\$ 0.12	
Cash deposited per \$1000 (<i>first \$5K per day free</i>)	\$ 2.00	Charged at the time of the transaction
Coin deposited per \$100	\$ 2.00	Charged at the time of the transaction
Certified Cheque - requested by issuer	\$ 10.00	
Certified Cheque - requested by non-issuer	\$ 25.00	
Chargeback / Returned item	\$ 10.00	
Cheque cashing for non-member	\$ 5.00	Exception basis only
Cheque Image Retrieval	\$ 5.00	Per cheque (hourly rate may apply)
Cheque not encoded	\$ 10.00	
Debit Card Replacement (after 2)	\$ 10.00	
Deposit book (un-encoded)	\$ 5.00	
Deposits (electronic or in branch) Retail	FREE!	Direct deposit, in branch, ATM, e-transfer, etc.
Deposits (electronic or in branch) Business	\$ 0.90	Direct deposit, in branch, ATM, e-transfer, etc.
Draft / Official Cheque	\$ 7.50	
Purchase Foreign Currency up to \$1K CDN	\$ 15.00	(<i>respective exchange rate applies</i>)
Purchase Foreign Currency \$1K-\$5K CDN	\$ 20.00	(<i>respective exchange rate applies</i>)
Foreign Debit Purchase	\$ 1.50	
Global Payment MasterCard®	FREE!	
Inactive account - Annually	\$ 25.00	
Interac® e-transfer - send	\$ 1.50	
Interac® e-transfer - Cancel	\$ 5.00	
Interest Letter	\$ 20.00	
Late Loan/mortgage Payment	\$ 45.00	
Loan Extension Fee	\$ 30.00	
Loan Payment - MemberDirect®	FREE!	
Merchant Services via UNPS	Contact for pricing	as per UNPS fee schedule
Money Order (CDN or US)	\$ 6.00	
NSF	\$ 45.00	
Overdraft Protection	\$ 3.00	
Overdraft Transfer service handling fee	\$ 5.00	
RRSP Withdrawal fee	\$ 35.00	
SDB Lost Key	\$ 25.00	
SDB Lost Both Keys	\$ 250.00	SDB to be drilled
SDB Annual Rental 1.5x5	\$ 40.00	
SDB Annual Rental 2.5x5	\$ 50.00	
SDB Annual Rental 5x5	\$ 60.00	
SDB Annual Rental 5x10	\$ 80.00	
SDB Annual Rental 10x10	\$ 135.00	
SDB Annual Rental 10x16	\$ 165.00	
Search charges - hourly rate	\$ 30.00	minimum \$15
Signing Officer Change (1 free annually)	\$ 25.00	
Statement - e-statement	FREE!	
Statement - Interim	\$ 2.00	
Statement - Mailed monthly	\$ 2.00	
Stop Payment Request (via in branch or telephone)	\$ 15.00	
Stop Payment Request via MemberDirect®	\$ 10.00	
Telephone assisted inter-account transfer	\$ 3.00	
Third Party Credit Check	\$ 25.00	
Transfer out – Registered	\$ 75.00	
Transfer out Non-registered	\$ 50.00	
Transfer - Automatic	FREE!	
Transfer - Telephone assisted	\$ 3.00	
US Cheque on CDN account	\$ 10.00	
Wire Transfer - Incoming (CDN or US)	\$ 5.00	Central 1 pass-through fee is \$10
Wire Transfer - Outgoing Canadian	\$ 30.00	
Wire Transfer - Outgoing International	\$ 45.00	

Monthly package fee and most additional fees (including any applicable Everyday Transaction Fees above those included in package) will be deducted from your account the last business day of each month

Effective Oct 1, 2018

