

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 (first \$5K per day free)	\$ 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 / non-issuer	\$10 / \$25	
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 (CDN)	\$ 7.50	
Draft Foreign Currency (all including USD)	\$ 12.00	Respective exchange rate applies Overnight delivery to branch; Extra \$5 home/office
Purchase Foreign Currency: up to \$1K CDN	\$ 15.00	Respective exchange rate applies
\$1K to \$5K (max)	\$ 20.00	Home/office delivery \$15 Expedited delivery \$10
Foreign Debit Purchase	\$ 1.50	
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)	\$ 6.00	
NSF	\$ 45.00	
Overdraft Protection	\$ 3.00	
Overdraft Transfer service handling fee	\$ 5.00	
RRIF Withdrawal Fee (made outside the member's scheduled payment cycle.)	\$ 35.00	
RRSP Withdrawal fee	\$ 35.00	
SDB Lost Key	\$ 25.00	
SDB Lost Both Keys	\$ 250.00	SDB to be drilled
SDB Annual Rental (subject to availability)	1.5x5 \$40 2.5x5 \$50 5x5 \$60 5x10 \$80 10x10 \$135 10x16 \$165	
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 / Non-Registered	\$75 / \$50	
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 \$11.50
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 day of each month

Effective Jan 18, 2021

