

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)	\$ 15.00					
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 \$1K to \$5K (max)	\$15.00 \$20.00				Respective exchange rate applies Home/office delivery \$15 Expedited delivery \$10	
Foreign Debit Purchase	\$ 1.50					
Inactive account - Annually	\$ 25.00					
Inactive Account - Monthly	\$ 3.00					
Inactive Account - 2 Year Notice	\$ 30.00					
Inactive Account - 5 Year Notice	\$ 40.00					
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	\$ 200.00				SDB to be drilled	
SDB Annual Rental (subject to availability)	Small	1.5x5	\$40.00	\$6.00	\$46.00	
	Medium	2.5x5	\$50.00	\$7.50	\$57.50	
	Large	5x5	\$60.00	\$9.00	\$69.00	
	XL	5x10	\$80.00	\$12.00	\$92.00	
	10x10	10x10	\$125.00	\$18.75	\$143.75	
	10x16	10x16	\$150.00	\$22.50	\$172.50	
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)	\$5.00	Central 1 pass-through fee is \$12.38
Wire Transfer - Incoming (US)	\$5.00	Central 1 pass-through fee is \$12.63
Wire Transfer – Outgoing Canadian FI CAD	\$30.00	Only CAD to Canadian FI
Wire Transfer - Outgoing International	\$50.00	All currencies being sent outside of Canada Any currency other than CAD to Canadian FI