

Charge and Service Fee Schedule



Effective: February 1, 2026

ATM Network Fees

Service	Fees	Description
ATM Withdrawal	\$1.25	Per transaction (outside package)

Bank Drafts, Transfers, Wires

Service	Fees	Description
Outgoing wire		
Wire Transfer - national	\$30.00	Per transfer
Wire Transfer - US / international	\$50.00	Per transfer
Incoming wire		
Wire Transfer - incoming (CAD)	\$15.00	
Wire Transfer - incoming (USD)	\$15.00	
International Transfers (Online)		
Online International Transfers - over \$500	FREE	Per transfer
Online International Transfers - under \$500	\$2.50	Per transfer
Bank Drafts		
Draft - CAD	\$9.00	Per draft
Draft - USD	\$9.00	Per draft

Chequing Account Related Fees

Service	Fees	Description
Chargeback / returned item	\$15.00	Per item
Cheque image retrieval	\$5.00	Per item
Cheque withdrawal	\$1.25	Per transaction (outside package)
Non encoded or unqualified cheque or pre-authorized debit	\$10.00	Per item
Non Sufficient Funds (NSF) returned	\$45.00	Per item
Overdraft Protection	\$5.00 + interest	Per occurrence
Stop Payment (in-branch and online)	\$12.50	Per item
Stop Payment - incorrect or missing information	\$25.00	Per item

Early Redemption, Account Closure, Inactive Accounts

Service	Fees	Description
Inactive Account - 1 Year Notice Fee	\$25.00	Per occurrence
Inactive Account - 2 Year Notice Fee	\$30.00	Per occurrence
Inactive Account - 5 Year Notice Fee	\$40.00	Per occurrence
Inactive Account - Monthly Fee	\$3.00	Per month
Account closed (Life Income Fund (LIF) transferred back to Locked-in Retirement Account (LIRA)	\$140.00	

Investment and Savings Related Fees

Service	Fees	Description
Savings		
Deposit to savings account (electronic or in-branch)	FREE	Per transaction
Withdrawal or transfer from CU Daily Savings and CU US Savings accounts	\$1.25	Per transaction (outside package)
Withdrawal or transfer from CU Savings Plus (High Interest Savings) account	\$3.00	Per transaction (outside package)
Investments		
Annual plan Administration Fee for Life Income Fund (LIF) / Restricted Life Income Fund (RLIF)*	\$140.00	Per year
Annual plan Administration Fee for additional LIF / RLIF plans*	\$90.00	Applied to members with more than one LIF / RLIF plan
Cash withdrawal / transfer**	\$35.00	Per occurrence
RRSP / RRIF unlocking of a locked-in RRSP (LIF)	\$150.00	Per occurrence
RRSP / RRIF / GIC / TFSA special withdrawal from locked account	\$100.00	Per withdrawal
RRSP / RRIF / GIC / TFSA transfer out	\$100.00	Per transfer
Scheduled payment change	1 free per calendar year; \$50.00 thereafter	

Miscellaneous and Other Fees

Service	Fees	Description
Cash / Coin		
Cash deposited per \$1,000	\$2.00; (First \$5,000 per day FREE)	Charged at time of transaction
Cash orders per \$1,000	\$1.50	
Coin deposited per \$100	\$2.00	Charged at time of transaction
Coin orders per roll	\$0.15	
Estates		
Estate processing	\$200.00	Minimum per estate (hourly rates could apply)
T3 Tax Return completion	\$275.00	Per return
Other		
Collection items	Varies	Per item
Debit Card replacement	\$10.00	Per card
Merchant Services	Varies	Contact for pricing
Search charges	\$30.00	Per hour (minimum time charge \$30)
Signing Officer Change	1 free per calendar year; \$25.00 thereafter	

Mortgage and Lending Related Fees

Service	Fees	Description
Mortgage Application Fee	\$250.00	Per application
Mortgage - amendment	\$150.00	Per amendment
Mortgage - discharge (payout)	\$385.00	Per discharge
Loan Application Fee	\$50.00	Per application
PPSA - amendment	\$25.00	Per occurrence
PPSA - registration up to 5 years	\$150.00	
PPSA - registration up to 7 years	\$190.00	
PPSA - registration up to 25 years	\$550.00	
PPSA - search	\$25.00	Per occurrence
FCT valuation services - IAVM	\$100.00	
FCT valuation services - Flex, Desktop, Drive-by	\$300.00	
FCT valuation services - Full Appraisal	\$400.00	
Payment extension	\$35.00	Per extension

Safety Deposit Box

Service	Fees	Description
Safety Deposit Box Rental Fee (subject to availability)		
Small	\$46.00	Per year
Medium	\$57.50	Per year
Large	\$69.00	Per year
X-Large / Legal (not available at all locations)	\$92.00	Per year
XX-Large - 10 x 10 (not available at all locations)	\$143.75	Per year
XXX-Large (not available at all locations)	\$172.50	Per year
Key replacement	\$25.00	Per key
Drilling cost	\$250.00	Per occurrence

Statements, Letters

Service	Fees	Description
Statements		
In-branch (full details)	\$2.50	Per statement
Mailed monthly paper statement with cheque imaging	\$4.00	Per month
Online / e-statement	FREE	Per occurrence
Investment - Statement of Account / e-Statement	FREE	
Investment - unscheduled Statement of Account (printed)	\$25.00	Per occurrence
Letters		
Reference Letter - account balance	\$15.00	Per occurrence
Reference Letter - bank verification	\$15.00	Per occurrence

Transactions

Service	Fees	Description
Daily Banking Transactions Online / In-Branch / Telephone		
Deposit Personal Chequing Accounts (electronic or in-branch)	FREE	
Deposit Business Chequing Accounts (electronic or in-branch)	\$1.25	Per transaction (outside package)
Debit card purchase	\$1.25	Per transaction (outside package)
Bill payment	\$1.25	Per transaction (outside package)
Interac® e-transfers - send	\$1.25	Per item sent / transaction (outside package)
Transfer	\$1.25	Per transaction (outside package)
Withdrawal	\$1.25	Per transaction (outside package)
Other Interac®		
Foreign debit card purchase	\$1.25	Per transaction (outside package)
Other Telephone		
Telephone assisted inter-account transfer	\$3.00	Per transaction (outside package)
Telephone assisted transfer	\$3.00	Per transaction (outside package)
Pre-Authorized		
Automatic transfer - Non Sufficient Funds (NSF)	\$5.00	Per transaction
Direct deposit	FREE	Per transaction
Pre-Authorized Debits	\$1.25	Per transaction (outside package)
Other		
Bill Payment Adjustment request	\$10.00	Per transaction

*Administration fee is pro-rated by 50% when contract is opened after October 1.

**Including unscheduled Registered Retirement Income Fund (RRIF) withdrawal.