

NEW & AMENDED STANDARD RETAIL PRICING

EFFECTIVE - OCTOBER 1, 2021



Type	Fees	New Fees	
Wire Transfers	MemberDirect International Transfers over \$500	\$1.00	per transfer
Wire Transfers	MemberDirect International Transfers under \$500	\$1.00	per transfer
Wire Transfers	Wire Transfer - National	\$30.00	per transfer
Wire Transfers	Wire Transfer - US/International	\$50.00	per transfer
Transaction	ATM withdrawals - Credit Union	\$1.00	per transaction
Transaction	ATM withdrawals - Interac	\$2.00	per transaction
Transaction	ATM withdrawals - Plus	\$4.00	per transaction
Transaction	Cheque - Withdrawal	\$1.00	per transaction
Transaction	Deposit - Electronic or In-branch	FREE	per transaction
Transaction	In-Branch - Bill Payment	\$1.00	per transaction
Transaction	In-Branch - Transfer	\$1.00	per transaction
Transaction	In-Branch - Withdrawal	\$1.00	per transaction
Transaction	Interac - Debit Card Purchase	\$1.00	per transaction
Transaction	Interac - eTransfers, Per Item Sent	\$1.00	per transaction
Transaction	Interac - Foreign Debit Card Purchase	\$1.00	per transaction
Transaction	Online - Bill payments	\$1.00	per transaction
Transaction	Online - Transfers	\$1.00	per transaction
Transaction	Pre Authorized - Automatic Transfer (non sufficient funds)	\$5.00	per transaction
Transaction	Pre Authorized - Direct Deposit	FREE	per transaction
Transaction	Pre Authorized - Payment	\$1.00	per transaction
Transaction	Pre Authorized - Scheduled Transfer	\$1.00	per transaction
Transaction	Telephone - Assisted Transfer	\$4.00	per transaction
Transaction	Telephone - Bill Payment	\$1.00	per transaction
Stop Payment	Per item, In-Branch and Online	\$15.00	per item
Stop Payment	Per item, Incorrect or Missing Information	\$25.00	per item
Statement	In-Branch (full details)	\$5.00	per statement
Statement	Monthly Paper Statement with Cheque Imaging	\$3.00	per month
Statement	Online Statement	FREE	per occurrence
Statement	Reference Letter: Account Balance	\$15.00	per occurrence
Statement	Reference Letter: Bank Verification	\$15.00	per occurrence
Official Cheque	Certified Cheque - member	\$15.00	per cheque
Official Cheque	Certified Cheque - non-member	\$30.00	per cheque
Official Cheque	Draft - CND	\$8.00	per draft
Official Cheque	Draft - Other Currenties	Varies	per draft
Official Cheque	Draft - USD	\$8.00	per draft
Night Depository	After Hour Depository - * HST Included	86.25*	per year
Night Depository	Bag Order (50)-* HST Included	\$15.00	per bundle
Investments	RRSP/RRIF Unlocking of a locked-in RRSP (LIF Conversion)	\$150.00	per occurrence
Investments	RRSP/RRIF/GIC/TFSA Account Closed under 1 Year	\$50.00	per occurrence
Investments	RRSP/RRIF/GIC/TFSA Special Withdrawl from Locked Account	\$100.00	per withdrawal
Investments	RRSP/RRIF/GIC/TFSA Transfer Out	\$100.00	per transfer
Investments	TFSA Account Closed under 1 Year	\$50.00	per occurrence
Investments	TFSA Special Withdrawl from Locked Account	\$100.00	per withdrawal
Estates	Estate Processing (hourly rates could apply)	\$200.00	minimum per estate
Estates	T3 Tax Return Completion	\$150.00	per return
Clearing Item	Chargeback	\$15.00	per item
Clearing Item	Cheque Image Retrieval	\$5.00	per item
Clearing Item	Cheque written on a non-chequing account	\$5.00	per item
Clearing Item	Collection Items	Varies	per item
Clearing Item	Item Held for Payment	\$25.00	per item
Clearing Item	Non Encoded or Unqualified Cheque or Pre-authorized Debit	\$5.00	per item

Clearing Item	NSF Returned	\$50.00	per item
Clearing Item	Post Dated Cheques held for deposit	\$5.00	per item
Clearing Item	Rejected Clearing Item	\$5.00	per item
Clearing Item	Rush Cheques - Per item	\$2.00	per item
Automated Fund Transfers	AFT - Changes	\$5.00	per change
Automated Fund Transfers	AFT - new	\$5.00	per set-up
Account Maintenance	Closed Within 1 Year	\$20.00	per occurrence
Account Maintenance	Debit Card - Replacement	N/A	per card
Account Maintenance	Inactive Account 2 Year Notice Fee	\$30.00	per occurrence
Account Maintenance	Inactive Account 5 Year Notice Fee	\$40.00	per occurrence
Account Maintenance	Inactive Account Monthly Fee	\$3.00	per month
Account Maintenance	Inactive Account Notice Fee	\$25.00	per occurrence
Account Maintenance	Search Charges Per Hour	\$30.00	per hour