

**MEMBER SERVICE - MISCELLANEOUS FEES**

Service	Member Fee	Non- Member Fee
<b>ACCOUNT INFORMATION AND SERVICES</b>		
Balance of Account to Another FI	\$40 incl. MTA	\$80 incl. MTA
Balance of Account to Another FI** may be done through Banking System or CAFT	\$25	\$50 if CAFT
Dormant Account Close Out	\$10	\$20
Dormant/Inactive Status Change	\$20	\$40
Overdraft Coverage - Manual Transfer	\$7	\$14
Overdraft Coverage - Automatic Transfer (Draw Account)	\$0	\$2
Staff Assisted - Research and find - item, cheque, statement	\$30/hr, \$15 minimum + \$3.00 per item or monthly statement	\$60/hr, \$30 minimum + \$6.00 per item or monthly statement
Transaction History/Statement print (easily accessible)	\$5	\$10
Staff Assisted - Account Inquiry (Incl. in Senior Accts) (in DNA) ie: balance of acct, look for deposit, did cheque clear	\$2	\$4
Staff Assisted Bill Payments	\$5	\$10
Staff Assisted - Fund transfers - any account, term or QL (Quick Loan)	\$5	\$10
<b>CARDS and Cash Access</b>		
ATM - Any Sask Credit Union	FREE	FREE
ATM - CIRRUS Fee - Combined fee is calculated daily and charged daily	\$3	\$3
Card Replacement - Starter Card	Additional \$10	Additional \$20
Card Replacement - System Issued Card	Additional \$15	Additional \$30
Interac Fee	\$3	\$4
<b>CHEQUES</b>		
Chargeback to Account	\$10	\$20
Manual Return for AFT	\$10	\$10
Manual Return for Cheque	\$10	\$10
Manual Recall for Cheque	\$30	\$30
Manual Recall for AFT	\$30	\$30
Cheques Drawn on Wrong Account (US/CDN or CDN/US)	\$30	\$60
Cheque Orders	Refer to Price List	Refer to Price List
Counter Cheques at Member Request	5/\$10	5/\$20
Guaranteed Funds (Certified Cheque, MTA)	\$15	\$30
Drafts - Western Union	\$25	\$50
NSF (Non-sufficient Funds)- Return Item	\$45	\$45
Non- Member Bill Payment (Non-member; No Account)	N/A	\$20
Non-Member Chq Cashing Fee (Non-member; No Account)	N/A	\$20
<b>ESTATE FEES</b>		
Estate Facilitation	\$150 minimum	N/A
If Estate is not settled/paid out within 6 months	\$2/month	N/A
<b>MISCELLANEOUS</b>		
CAFT Set Up and training	\$75	\$150
Duplicate Copy (T4/T5/RSP Contribution)	\$20	\$40
Error Adjustment (Bill Trace/CAFT/WU Void/Wire Trace or Void)	\$35	\$70
e-Transfer	\$1.25	\$1.25
Fax: (Receive or Send) or Photocopy	\$2	\$4 per page
Rejected Transactions – Due to Incorrect Account Number not Correct after Notification	\$10	\$20
Special Order Foreign Currency (not including USD)	\$5	\$10
<b>REGISTERED and NON-REGISTERED PRODUCTS</b>		
Full Transfer Out	\$100 + GST	\$200 + GST
Partial Transfer Out	\$50 + GST	\$100 + GST
RRSP- Partial Withdrawals	\$25 + GST	\$50 + GST
RIF - Unscheduled Payment	\$25	\$50
Over contribution Refunds	\$25	\$50
TFSA Distributions 2 Free Per Year (Starts Jan 1 of each year)	\$10	\$20
Flex Term - 2 Free per Year (Starts Jan 1 of each year)	\$5	\$10
<b>SAFETY DEPOSIT BOXES</b>		
Drilling and Repair of Door Min: \$150	\$150 min or Cost	\$300 min or Cost
1.5" x 5" Rental Per Year	\$35 + GST	\$70 + GST
2.5" x 5" Rental Per Year	\$40 + GST	\$80 + GST
5" x 5" Rental Per Year	\$60 + GST	\$120 + GST
2.5" x 10" Rental Per Year	\$60 + GST	\$120 + GST
Replace lost key(s)	\$20 + GST	\$40 + GST
<b>STOP PAYMENTS</b>		
Staff Assisted stop payment set up 6 month maximum - Full Details per item	\$20	\$40
Staff Assisted stop payment set up 6 month maximum - Partial details per item	\$30	\$60
Return Stop Payment Per Item	\$7	\$14
<b>WIRE TRANSFERS</b>		
Wire To/From Canadian Credit Union	\$15	\$30
Wire To/From Other Canadian FI	\$30	\$60
Wire To/From Foreign Bank	\$60	\$120
Wire in US Funds	Fee Charged in USD	Fee Charged in USD
International Transfers (online) <\$500	\$2.50	\$2.50
<b>REFERENCE LETTER</b>		
Account Balance; Bank Confirmation/Verification; Interest Earned	\$25	\$50
<b>NON-MEMBER SERVICE FEES : MEMBER FEE X 2</b>		

\*\*\*A Non-Member is an account holder who does not have a \$5.00 Membership Share\*\*\*