

MEMBER SERVICE - MISCELLANEOUS FEES

Service	Member Fee	Non- Member Fee
ACCOUNT INFORMATION AND SERVICES		
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
CARDS and Cash Access		
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
CHEQUES		
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
ESTATE FEES		
Estate Facilitation	\$150 minimum	N/A
If Estate is not settled/paid out within 6 months	\$2/month	N/A
MISCELLANEOUS		
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
REGISTERED and NON-REGISTERED PRODUCTS		
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
SAFETY DEPOSIT BOXES		
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
STOP PAYMENTS		
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
WIRE TRANSFERS		
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
REFERENCE LETTER		
Account Balance; Bank Confirmation/Verification; Interest Earned	\$25	\$50
NON-MEMBER SERVICE FEES : MEMBER FEE X 2		

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

Other Account Information

- Maximum fee cap. Monthly service charge fee will not exceed \$25 for personal and senior accounts.
- Cheque orders are available at retail cost for qualifying members. Contact your local branch for more information.
- A MemberCard is included on most accounts except US \$ and Org accounts.
- Stop Payment set-up fee included in all packages when done with online banking.
- International Transfers available through online banking. For transfers <\$500 is \$2.50 and is not included in any packages.

Canora Branch (Head Office)

113 2nd Avenue East
PO Box 2006
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(Call or text) 306-563-5641
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Contact Centre: 1.877.535.1299



Personal Account Packages & Fee Changes Effective February 1, 2022

If you have any questions regarding your account package, please contact your local branch.



Personal Accounts

ESSENTIAL \$4

- 8 transactions and 2 bill payments
- Over-limit **\$1.25** per transaction
- Online banking and e-statements included
- Includes e-Transfers but count as a transaction **(after limit \$1.25)**
- Paper statements \$3

EZ+ \$10

- Unlimited electronic transactions and online bill payments
- 4 cheque or staff assisted withdrawals, after limit **\$1.25**
- Min balance required to waive fee **\$5,000**
- Staff assisted bill payments **\$5**
- Online banking is mandatory
- Free e-Statements
- 30 e-Transfers included (after limit **\$1.25**)

LOYALTY \$25

- Unlimited transactions
- Min balance required to waive fee **\$5,000**
- Online banking and e-statements included
- 30 e-Transfers included (after limit **\$1.25**)
- Paper statements included
- **50%** discount on MTA, Cert. Cheqs and drafts

Senior Accounts

ESSENTIAL 60 \$4

- 15 transactions
- Unlimited bill payments but count as a transaction (after limit **\$1.25**)
- Over-limit **\$1.25** per transaction
- Online banking, e-statements and staff assisted inquires included
- Includes e-Transfers but count as a transaction (after limit **\$1.25**)
- Paper statement **\$3**

EZ+60 \$6

- Unlimited electronic transactions
- 4 cheque or staff assisted withdrawals, after limit **\$1.25**
- Staff assisted bill payments **\$5**
- Min balance required to waive fee **\$5,000**
- Online banking mandatory, includes e-statements
- 30 e-Transfers included (after limit **\$1.25**)
- Paper statement **\$3**

LOYALTY 60 \$12

- Unlimited transactions and bill payments
- Min balance required to waive fee **\$5,000**
- Online banking and e-statements included
- 30 e-Transfers included (after limit **\$1.25**)
- Paper statements included
- **50%** discount on MTA, Cert. Cheqs and drafts

Youth/Young Adult Accounts

STARTER- FREE

- Age 18 and under
- Unlimited transactions
- 30 e-Transfers included (after limit **\$1.25**)
- Online banking and e-statements included
- Paper statements included

YOUNG ADULT CHEQUING \$5

- Age 19 - 24
- Unlimited transactions
- Min balance required to waive fee **\$2,500**
- Unlimited bill payments
- 30 e-Transfers included (after limit **\$1.25**)
- Online banking, and e-statements included
- Paper statements **\$3**

US \$ Account

NO FEE

- **\$1.25** per transaction (*Fees in US funds*)
- Online banking and e-statements included
- Paper statements **\$3**
- International Transfers available through online banking

Savings Account - No Fee

- 2 transactions
- Unlimited on-line transfers
- e-Transfers are **\$1.25** per transfer
- Over-limit **\$5** per transaction
- Must have a chequing account

Other Account Information

- Cheque orders are available at retail cost for qualifying members. Contact your local branch for more information.
- A MemberCard is included on most accounts except US \$ and Org accounts.
- Standard Deposit book included, personalized available at cost
- Stop Payment set-up fee included in all packages when done with online banking.
- International Transfers available through online banking. For transfers <\$500 is \$2.50 and is not included in any packages.

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Farm & Business Account Packages & Fee Changes Effective February 1, 2022

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Farm Accounts

BASIC \$5

- 10 transactions
- Over-limit \$1.25 per transaction
- Staff assisted bill payments \$5
- Online banking and e-statements included
- Includes e-Transfers but count as a transaction (after limit \$1.25)
- Paper statements \$3

ENHANCED \$20

- 30 transactions
- Over-limit \$1.25 per transaction
- Staff assisted bill payments \$5
- Online banking and e-statements included
- Includes e-Transfers but count as a transaction (after limit \$1.25)
- Paper statements \$3

PREMIUM \$60

- Unlimited transactions
- Online banking and e-statements included
- 30 e-Transfers included (after limit \$1.25)
- Paper statements included
- Includes Annual Line of Credit Reviews

Business Accounts

BASIC \$10

- 10 transactions
- Over-limit \$1.25 per transaction
- Staff assisted bill payments \$5
- Online banking and e-statements included
- Includes e-Transfers but count as a transaction (after limit \$1.25)
- Paper statement \$3

ENHANCED \$30

- 40 transactions
- Over-limit \$1.25 per transaction
- Staff assisted bill payments \$5
- Online banking and e-statements included
- Includes 30 e-Transfers that count as a transaction (after limit \$1.25)
- Paper statement \$3

PREMIUM \$60

- 100 transactions
- Over-limit \$1.25 per transaction
- Staff assisted bill payments included
- Online banking and e-statements included
- Includes 30 e-Transfers that count as a transaction (after limit \$1.25)
- Paper statements included

Organization Account

ORG CHEQUING \$2

- Unlimited transactions
- Unlimited bill payments
- Min balance required to waive fee \$5,000
- Online banking and e-statements included
- Includes 30 e-Transfers (after limit \$1.25)
- Paper statements \$3

NOTE: Short-term organization accounts (IE: reunions/fundraisers/grad) will be refunded service charges if closed within 12 months from opening.

Informal Public Appeal Trust accounts – **free**

US \$ Account

NO FEE

- \$1.25 per transaction (*Fees in US funds*)
- Online banking and e-statements included
- Paper statements \$3
- International Transfers available through online banking

Savings Account - No Fee

- 2 transactions
- Unlimited on-line transfers
- e-Transfers are \$1.25 per transfer
- Over-limit \$5 per transaction
- Must have a chequing account