

MEMBER SERVICE FEES

Service	Member Fee
ACCOUNT INFORMATION AND SERVICES	
Balance of Account to Another FI	\$55
Balance of Account to Another FI** may be done through Banking System or CAFT	\$40
Dormant Account Close Out	\$10
Dormant/Inactive Status Change	\$20
Overdraft Coverage - Manual Transfer	\$10
Overdraft Coverage - Automatic Transfer Initial Set-up (Draw Account)	\$10
Staff Assisted - Research and Find - Item, Cheque, Statement	\$40/hr, \$40 minimum + \$5.00 per printed item
Transaction History/Statement Print (easily accessible)	\$5
Staff Assisted - Account Inquiry (Incl. in Senior Accts) (in DNA) ie: Balance of Acct, Look for Deposit, Did Cheque Clear	\$2
Staff Assisted Bill Payments, Fund transfers (from any Account, Term or Quick Loan)	\$5
CARDS and Cash Access	
ATM - Any Sask Credit Union	FREE
ATM - CIRRUS Fee - Combined fee is calculated daily and charged daily	\$4
Card Replacement - Starter Card	Additional \$20
Card Replacement - System Issued Card	Additional \$25
Interac Fee	\$4
CHEQUES	
Chargeback to Account	\$10
Manual Returns/Recalls (Cheque and AFT)	\$15
Cheques Drawn on Wrong Account (US/CDN or CDN/US)	\$50
Cheque Orders	Refer to Price List
Counter Cheques at Member Request	5/\$10
Guaranteed Funds (Certified Cheque, MTA)	\$15
Money Orders - Convera	\$25
NSF (Non-sufficient Funds)- Return Item	\$45
Non- Member Bill Payment & Cheque Cashing (Non-member; No Account)	\$20
ESTATE FEES	
Estate Facilitation	\$150 minimum
If Estate is not settled/paid out within 6 months	\$5/month
MISCELLANEOUS	
CAFT Set Up and Training	\$100
PAD Set-up	\$25
PAD Change	\$10
Duplicate Copy (T4/T5/RSP Contribution)	\$20
Error Adjustment (Bill Trace/CAFT/Convera Void/Wire Trace or Void)	\$35
e-Transfer	\$1.50
Fax: (Receive or Send) or Photocopy	\$2
Rejected Transactions – Due to Incorrect Account Number not Correct after Notification	\$15
Special Order Foreign Currency (not including USD)	\$10
REGISTERED and NON-REGISTERED PRODUCTS	
Full Transfer Out	\$100 + GST
Partial Transfer Out	\$50 + GST
RRSP- Partial Withdrawals	\$25 + GST
RIF - Unscheduled Payment	\$25
Over Contribution Refunds	\$25
TFSA Distributions 2 Free Per Year (Starts Jan 1 of each year)	\$10
Flex Term - 2 Free per Year (Starts Jan 1 of each year)	\$5
SAFETY DEPOSIT BOXES	
Drilling and Repair of Door	\$200 min or cost
1.5" x 5" Rental Per Year	\$35 + GST
2.5" x 5" Rental Per Year	\$40 + GST
5" x 5" Rental Per Year	\$60 + GST
2.5" x 10" Rental Per Year	\$60 + GST
Replace Lost Key(s)	\$20 + GST
STOP PAYMENTS	
Staff Assisted Stop Payment	\$20
Return Stop Payment Per Item	\$10
WIRE TRANSFERS	
Wire To/From Canadian Credit Union	\$20
Wire To/From Other Canadian FI	\$35
Wire To/From Foreign Bank	\$60
Wire in US Funds	Fee Charged in USD
REFERENCE LETTER	
Account Balance; Bank Confirmation/Verification; Interest Earned	\$25

***Please note: 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 **\$27** for personal and senior accounts.
- Cheque orders are available at retail cost for qualifying members. Contact us for more information.
- A MemberCard is included on most accounts except the US \$ and Organization accounts.

Canora Branch (Head Office)
113 2nd Avenue East

Preeceville Branch
11 Main Street North

Wadena Branch
201 Main Street

Sturgis Advice Centre (Coming Soon)
104 Main Street

Contact Us

 Virtual Branch: 1.877.535.1299

 contactus@crossroadscu.ca

 www.crossroadscu.ca

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THIS IS CROSSROADS COUNTRY

Personal Account Packages & Fee Changes

Effective March 1, 2024



A Direction Worth Choosing!



Personal Accounts

ESSENTIAL - \$4

- 12 transactions and 4 bill payments
- Over-limit **\$1.50** per transaction
- Online banking and e-statements included
- Includes e-Transfers but count as a transaction (after limit **\$1.50**)
- Paper statements **\$3**

EZ+ - \$12

- Unlimited electronic transactions and online bill payments
- 4 cheque or staff assisted withdrawals, after limit **\$1.50**
- 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 **\$1.50**)

LOYALTY - \$27

- Unlimited transactions
- Min balance required to waive fee **\$5,000**
- Online banking and e-statements included
- 30 e-transfers included (after limit **\$1.50**)
- Paper statements included
- **50%** discount on MTA, Cert. Cheqs and money orders

Senior Accounts

ESSENTIAL 60 - \$4

- 15 transactions
- Unlimited bill payments but count as a transaction (after limit **\$1.50**)
- Over-limit **\$1.50** per transaction
- Online banking, e-statements and staff assisted inquires included
- Includes e-Transfers but count as a transaction (after limit **\$1.50**)
- Paper statements **\$3**

EZ+ 60 - \$6

- Unlimited electronic transactions
- 4 cheque or staff assisted withdrawals, after limit **\$1.50**
- 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 **\$1.50**)
- Paper statement **\$3**

LOYALTY - \$14

- 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 **\$1.50**)
- Paper statements included
- **50%** discount on MTA, Cert. Cheqs and money orders

Youth/Young Adult Accounts

STARTER - Free

- Age 18 and under
- Unlimited transactions
- 30 e-transfers included (after limit **\$1.50**)
- Online banking and e-statements included
- Paper statements included

Young Adult Chequing - \$5

- Age 19 - 24
- Unlimited transactions
- Min balance to waive fee **\$5,000**
- Unlimited bill payments
- 30 e-transfers included (after limit **\$1.50**)
- Online banking and e-statements included
- Paper statements **\$3**

US \$ Account - \$2

- **\$1.50** per transaction (Fees in US funds)
- Online banking and e-statements included
- Paper statements **\$3**

Savings Account - No Fee

- 2 transactions
- Unlimited on-line transfers
- e-Transfers are **\$1.50** per transfer
- Over limit **\$5** per transaction
- Chequing account required

Other Account Information

- Cheque orders are available at retail cost for qualifying members. Contact us for more information.
- A MemberCard is included on most accounts except the US \$ and Organization accounts.
- Standard Deposit book included, personalized available at cost.

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Farm & Business Account Packages & Fee Changes

Effective March 1, 2024



A Direction Worth Choosing!



Farm Accounts

BASIC - \$5

- 10 transactions
- Over-limit **\$1.50** per transaction
- Staff assisted bill payments **\$5**
- Online banking and e-statements included
- Includes e-Transfers but count as a transaction (after limit **\$1.50**)
- Paper statements **\$3**
- Included Free Agri-Invest Account

ENHANCED - \$30

- 40 transactions
- Over limit **\$1.50** per transaction
- Staff assisted bill payments **\$5**
- Online banking and e-statements included
- Includes e-Transfers but count as a transaction (after limit **\$1.50**)
- Paper statements **\$3**
- Includes Free Agri-Invest Account

PREMIUM - \$75

- Unlimited transactions
- Online banking and e-statements included
- 50 e-transfers included (after limit **\$1.50**)
- Paper statements included
- Includes Annual Line of Credit Reviews
- Includes Free Agri-Invest Account

Business Accounts

BASIC - \$10

- 10 transactions
- Over-limit **\$1.50** per transaction
- Staff assisted bill payments **\$5**
- Online banking and e-statements included
- Includes e-Transfers but count as a transaction (after limit **\$1.50**)
- Paper statements **\$3**

ENHANCED - \$40

- 60 transactions
- Over limit **\$1.50** per transaction
- Staff assisted bill payments **\$5**
- Online banking and e-statements included
- Includes 30 e-Transfers that count as a transaction (after limit **\$1.50**)
- Paper statements **\$3**

PREMIUM- \$75

- 150 transactions
- Over-limit **\$1.50** per transaction
- Staff assisted bill payments included
- Online banking and e-statements included
- Includes 30 e-Transfers that count as a transaction (after limit **\$1.50**)
- 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 **\$1.50**)
- 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 - \$2

- **\$1.50** per transaction (Fees in US funds)
- Online banking and e-statements included
- Paper statements **\$3**

Savings Account - No Fee

- 2 transactions
- Unlimited on-line transfers
- e-Transfers are **\$1.50** per transfer
- Over limit **\$5** per transaction
- Chequing account required