



## STANDARD SERVICE FEES\*\*

Effective December 15, 2008

Standard fees apply to all accounts, except where they are included in the account packages.

Fees outlined are charged per occasion, unless otherwise indicated.

ATM debit card	
New card	FREE
Replacement for lost card	\$5.00
Bill payments	
In branch	\$3.00
On-line / Telephone banking*	\$0.75
Cheque certification	
Members	\$10.00
Non-member	\$15.00
Cheque clearing / Electronic Fund Transfers (EFT)	\$0.75
Cheques on collection – (received or sent)	
Canadian or Foreign	
Under \$100	\$20.00
Over \$100	\$30.00
Close account within 90 days	\$25.00
Coin handling (deposited or supplied, members only)	\$0.10 per roll
Coverdraft ***	\$1.00 per transfer
Chargeback (debit memo, third-party returned cheque)	
Personal accounts	No charge
Non-personal accounts	\$10.00
Drafts	
Canadian	\$5.00
U.S.	\$6.00
Other currency	N/A
Handling of foreign currency cheque (other than U.S.)	\$10.00
Handling charge for U.S. Items (includes depositing into a Cdn. account, or cashing a U.S. cheque)	\$5.00
Interac withdrawals at another Financial Institution	
In Canada	\$1.50
Outside of Canada	\$3.00
Interim statement (in branch)	\$2.00
Letters/Reference Letters/Certificates	\$15.00
Account balance, bank verification, interest earned	
Audit Confirmation Letters	\$25.00
NSF items (includes EFTs, debits, cheques)	\$29.00
Money Orders (Canadian or U.S.)	\$6.00
Dormant account annual maintenance fee (2 yrs.+)	\$25.00
Payments by Automated Funds Transfer (AFTs)	\$0.75 each
Point of Sale Transactions (Debit Transactions)	\$0.75 each
Post Dated Items	\$3.00 each
Safety Deposit Boxes	
Sizes and availability vary by branch; please ask	
Late payment reminder or Collection fee	\$5.00
Lost Keys	\$25.00
Drill Box	\$175.00

Search of Records/Voucher search	
Hourly Rate	\$30.00
Minimum charge	\$15.00
Stop Payment	
Full Details	\$10.00
Incomplete Details	\$16.00
Telephone Inquiries (Not Telephone Banking*)	
Balance or Account Details	\$5.00
Transfer Funds	\$5.00
Transfer funds/balance of account to another Financial Institution	\$20.00
RRSP	\$50.00
RRSPs (opened less than 6 months)	\$100.00
Transfer between accounts to cover NSF/coverdraft	\$1.00 per transfer
Travellers Cheques	1% of purchase value
Unauthorized overdraft (for each debit transaction)	\$10.00
Unencoded Cheques (counter cheques, rejected clearing items)	\$10.00
Wire transfers (Incoming)	
Canadian	\$7.50
U.S.	\$12.50
Wire transfers (Outgoing)	\$30.00
Writing a cheque on a non-chequing account	Not allowed

\* Where service is available

\*\* Subject to change

\*\*\* We will automatically move funds from another available account (excluding Lines of Credit) to cover an overdraft, saving you an NSF fee or returned item

12/2008