

# Miscellaneous Service Fees

Overdraft	Fee
Single Use	\$5 / Occurance below \$0
Monthly Access	\$4 / Month
NSF Return Fee**	\$55
Overdraft Item Processing Fee (paid)	\$35
Ancillary Member Requests	Fee
Stop Payment	\$15
Transfer to cover	\$10
Transfer to cover	\$4
Early Account Closing Fee (within 90 days)	\$20
Paper/Mailed Statement Fee	\$2.50 / Statement
Draft Can \$ or US \$ ("Official Cheque")	\$7.50
Balance of Account transfer: BOA	\$25
Collection item: received	\$25
Collection item: sent	\$25
Reference letter: account balance	\$25
Reference letter: bank verification	\$25
Reference letter: interest earned	\$25
Rejected clearing item	\$5
Return Item Fee (other than NSF)	\$10
Chargebacks to account	\$10
Telephone Transfer of funds (by staff)	\$4.50
Cheques written in US on Can \$ Account	\$15
Deposit of Foreign Items (other than US \$)	\$6
Cheques Held or Sent on Collection	\$15
Print Interim Individual Account Statement	2.25
RSP, RIF, TFSA Transfers Out	\$75
Transfers to Aviso Financial Inc.	No Fee
Specialized Assistance Fee (Investigation, settlement and/or corrections)	\$350 / hour (one hour minimum)
Dormant Account monitoring fee**	\$6 / month
Annual Membership Fee	\$7.50
Late Payment Fee (applicable to loans and mortgages)	\$55
Account research	\$5 / item and \$40 / hour
Mortgage Discharge Statement Request	\$25
Safety Deposit Box Fees (Box Size)	Annual Fee (+HST)
1.5 X 5	\$40
2.25 X 5	\$55
2.25 X 10	\$80
3.5 X 5	\$60
5 X 5	\$80
5 X 10	\$145
Cards	Fee
First Member Card/Renewed Card	No Fee
Replacement card (unwarranted)	\$15
Replacement card (unauthorized transactions)	No Fee
Replacement of Starter Card with personalized card	\$15
Change Card Before Refresh	\$15
Replace Lost MemberCard	\$15
ATM Network Access Fees	Fee
Acculink or Exchange Network**	\$0
Interac ATM Withdrawal **	\$1.75
International CIRRUS/PLUS Withdrawals**	\$3
Wire Transfers	Fee
Incoming	\$15
Sending CAN \$ within Canada	\$30
Sending US \$ to U.S.	\$30
All others not included above	\$40

# Miscellaneous Service Fees



Miscellaneous Fees Applicable To Business & Organizations	
	Fee
Night deposit usage	\$10 / 25 bags
Night Deposit Initial Set Up	\$0
Deposited cash and coin per \$1000	\$1.75
Cash coin order request	\$2.50
Auditors Confirmation	\$30
Safety Deposit Boxes	Varies by size
Drill Safety Deposit Box	\$100
Replace Lost Safe Deposit Key	\$45
Account research	\$5 / item and \$40 / hour
Customer Automated Funds Transfer (Paymentstream)	
	Fee
Set Up	\$150
Additional Hard Tokens	\$15 each
1-100 Transactions	\$25 / month
100-249 Transactions	\$50 / month
250-499 Transactions	\$100 / month
500-1000 Transactions	\$150 / month