

# Miscellaneous Service Fees



Overdraft	Fee
Monthly Access	\$4.00 monthly
NSF Return Fee	\$45.00
Overdraft Item Processing Fee (paid)	\$35.00
Single Use	\$5.00 / Occurrence below \$0

Ancillary Member Requests	Fee
Account research	\$5.00 / item and \$40.00 / hour
Balance of Account transfer: BOA	\$50.00
Chargebacks to Business Account	\$20.00
Cheques written in US on Can \$ Account	\$20.00
Collection item: received	\$25.00
Collection item: sent	\$25.00
Dormant Account monitoring fee	\$10.00
Draft Can \$ or US \$ ("Official Cheque")	\$7.50
Early Account Closing Fee (within 90 days)	\$25.00
Land Title Search Fee	\$100.00
Late Payment Fee (applicable to loans and mortgages)	\$55.00
Mortgage Discharge Statement Request	\$25.00
Paper/Mailed Statement Fee	\$5.00/mailed statement
Print Interim Individual Account Statement	\$5.00
Reference letter: account balance	\$25.00
Reference letter: bank verification	\$25.00
Reference letter: interest earned	\$25.00
RSP, RIF, TFSA Transfers Out (Per contract not per account)	\$75.00
Specialized Assistance Fee (Investigation, settlement and/or corrections)	\$350.00 / hour (one hour minimum)
Stop Payment	\$15.00
Transfer to cover (Coverdraft to linked account)	\$4.00
Transfers to Aviso Financial Inc.	No Fee
Skip a Payment	\$50.00
Utility Bill Payment Trace	\$20.00

Safety Deposit Box Fees (Box Size)	Annual Fee (+HST)
1.5 X 5	\$40.00
2.25 X 5	\$55.00
2.25 X 10	\$80.00
3.5 X 5	\$60.00
5 X 5	\$80.00
5 X 10	\$145.00

Cards	Fee
Change Card Before Refresh	\$15.00
First Member Card/Renewed Card	No Fee
Replace Lost MemberCard	\$15.00
Replacement card (unauthorized transactions)	No Fee
Replacement card (unwarranted)	\$15.00
Replacement of Starter Card with personalized card	\$15.00

All fees are subject to change without notice. Please contact your local branch for current pricing.

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ATM Network Access Fees		Fee
Acculink or Exchange Network		No Fee
Interac ATM Withdrawal		\$1.75
International CIRRUS/PLUS Withdrawals		\$3.00

Wire Transfers		Fee
Incoming CAD Funds		\$15.00
Incoming USD Funds		\$20.00
Outgoing (Sending CAN \$ within Canada)		\$40.00
Outgoing (Sending US \$ to U.S.)		\$40.00
Outgoing International (outside of CAN & U.S.)		\$50.00
Outgoing Inquiries (traces, cancellations/amendments)		\$50.00

Foreign Currency		Fee
Deposit of Foreign Items (other than US \$)		\$6.00
Foreign Cheque Processing Fee		\$5.00
Foreign Cheques <\$1000 Sent on Collection		\$5.00
<i>*No fee associated with cheques &gt;\$1000</i>		<i>Fee debited from exchange total</i>
Small Foreign Cheques <\$250 Sent on Collection		\$15.00
<i>*Additional charge to cheque processing &lt;\$1000</i>		<i>Fee debited from exchange total</i>
Foreign Currency Orders (other than US \$)		\$20.00
Foreign Currency Processing Fee		\$5.00

Miscellaneous Fees Applicable To Business & Organizations		Fee
Account research		\$5.00 / item and \$40.00 / hour
Auditors Confirmation		\$50.00
Cash coin order request		\$2.50
Deposited cash and coin per \$1000		\$1.75
Drill Safety Deposit Box		\$100.00/ plus drilling
Night Deposit Initial Set Up		\$50.00
Night deposit		Prices vary
Replace Lost Safe Deposit Key		\$45.00

Customer Automated Funds Transfer (Paymentstream)		Fee
Hard Tokens		\$25.00
Soft Token		No Fee
Set Up		\$250.00
1-100 Transactions		\$10.00 per file/\$0.10 per debit and credit
100-249 Transactions		\$10.00 per file/\$0.10 per debit and credit
250-499 Transactions		\$10.00 per file/\$0.10 per debit and credit
500-1000 Transactions		\$10.00 per file/\$0.10 per debit and credit
AFT Automate Release		\$50.00 per month and \$0.10 per debit and credit

Miscellaneous Services		Fee
Photocopies		\$1.00 per page
Fax		\$5.00

These fees will take effect for Northern Credit Union members on April 1, 2026.  
If you were previous Copperfin member these fees will take effect when we harmonize our banking systems on May 18, 2026.

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