



**SERVICE CHARGE AND FEE SCHEDULE**  
**Effective August 1, 2018**

Any charge or fee change is bolded below

	Type	Item	2018 Charge
1	Account Closure	Account closed within 90 days	FREE
2	Account Closure	Account reactivated within 90 days	FREE
3	Account Type	<b>myBusiness Account Level 1 - 15 Transactions</b>	<b>\$10.00</b>
4	Account Type	myBusiness Account Level 2 - 50 Transactions	\$35.00
5	Account Type	myBusiness Account Level 3 - 75 Transactions	\$52.00
6	Account Type	<b>myBusiness Account Level 4 - 125 Transactions</b>	<b>\$80.00</b>
7	Account Type	<b>myBusiness Account Level 5 - 250 Transactions</b>	<b>\$125.00</b>
8	Account Type	myChequing	\$4.00
9	Account Type	myChequing Plus	\$9.95
10	Account Type	<b>myChequing Unlimited</b>	<b>\$14.95</b>
11	Account Type	myChequing Unlimited Plus	\$27.00
12	Account Type	myChequing Senior	FREE
13	Account Type	myChequing Student	FREE
14	Account Type	myChequing Youth	FREE
15	Account Type	myCommunity Account Level 1 - 30 Transactions	FREE
16	Account Type	myCommunity Account Level 2 - 50 Transactions	\$10.00
17	Account Type	myCommunity Account Level 3 - 75 Transactions	\$17.00
18	Account Type	<b>myCommunity Account Level 4 - 125 Transactions</b>	<b>\$32.00</b>
19	Account Type	myCo-op Account	FREE
20	Account Type	<b>myeChequing</b>	<b>\$11.95</b>
21	Account Type	my Savings	FREE
22	Account Type	myTFSA High Interest Savings	FREE
23	Account Type	myUS\$ Account	FREE
24	Account Protector	Commercial Overdrafts (per thousand)	\$5.00
25	Account Protector	Minimum Monthly Maintenance Fee	\$5.00
26	Account Protector	Unauthorized Overdrafts (plus interest)	\$5.00
27	Card Replacement	Regular Mail or In Branch	FREE
28	Card Replacement	Rush Card - Special Circumstances	FREE
29	Clearing Items	<b>Chargeback, Member's Cheque</b>	<b>\$15.00</b>
30	Clearing Items	Chargeback, Third Party on Commercial Account	\$12.00
31	Clearing Items	Chargeback, Third Party on Personal Account	\$7.00
32	Clearing Items	Cheque Retrieval (After 2012)	\$5.00
33	Clearing Items	Cheque Retrieval (before 2012)	\$40.00
34	Clearing Items	Voucher Retrieval (within one year)	\$5.00
35	Clearing Items	Voucher Retrieval (outside one year)	\$30.00
36	Clearing Items	<b>Foreign Currency Cheque Cashed (other than US)</b>	<b>\$25.00</b>
37	Clearing Items	Unqualified or Non-encoded cheque or PAP	\$5.00
38	Clearing Items	NSF, Per item	\$45.00
39	Clearing Items	Pre-authorized Payment Set-up or Changes	FREE
40	Clearing Items	Rush Cheque, Per item	\$1.50
41	Coin/Currency Req	Bills - per bundle of 100 or less	\$1.00
42	Coin/Currency Req	Bills - per bundle of 100 or more	\$1.50
43	Coin/Currency Req	Coin Counter	\$0.00
44	Coin/Currency Req	Members: Coin - per roll	\$0.10
45	Coin/Currency Req	Non-Members: Coin - per roll	\$0.15
46	Commercial Loans	Bank Confirmation Fee	\$50.00
47	Commercial Loans	Commercial Credit Rating	\$20.00
48	Commercial Loans	Late Payment Fee	\$50.00
49	Commercial Loans	Late Reporting Fee	\$100.00
50	Commercial Loans	Letters of Credit: 0.5% to 2% (or minimum)	\$250.00



**SERVICE CHARGE AND FEE SCHEDULE**  
**Effective August 1, 2018**

Any charge or fee change is bolded below

	Type	Item	2018 Charge
51	Commercial Loans	Loan Application and Review Fee (minimum)	\$100.00
52	Commercial Loans	Loan Audit - Interest Verification Letter	\$50.00
53	Commercial Loans	Loan Renewal Fee (minimum)	\$100.00
54	Commercial Loans	Margining Fee	\$50.00
55	Commercial Loans	Monthly Line of Credit Administration Fee (minimum)	\$20.00
56	Commercial Loans	PPSA Registration (minimum)	\$100.00
57	Concentra Financial	<b>Completion of T3 tax returns for estates (per return)</b>	<b>\$150.00</b>
58	Concentra Financial	<b>Estate Processing (per hour)</b>	<b>\$200.00</b>
59	Inactive Membership	Monthly Inactive Membership (excluding My Youth Chequing)	\$2.00
60	Interac® eTransfer	Cancellation	FREE
61	Interac® eTransfer	Incoming	FREE
62	Interac® eTransfer	Outgoing	\$1.50
63	MD Online Banking	Basic Business Access	FREE
64	MD Online Banking	Personal Access	FREE
65	MD Online Banking	Small Business Access (MemberDirect Small Business)	FREE
66	Night Depository	CUA Branch Locations - if key is required (annually)	\$85.00
67	Official Cheque	Certified Cheque (member)	\$10.00
68	Official Cheque	Certified Cheque (non-member)	\$15.00
69	Official Cheque	Canadian Draft	\$7.50
70	Official Cheque	US\$ Draft	\$7.50
71	Official Cheque	Canadian Draft (non-member)	\$10.00
72	Official Cheque	US\$ Draft (non-member)	\$10.00
73	Personal Loans	Amortization Schedule	FREE
74	Personal Loans	Credit Bureau Fee	FREE
75	Personal Loans	CUMIS Insurance Refund	\$35.00
76	Personal Loans	Late Payment (5 days)	\$50.00
77	Personal Loans	Mortgage Assignment	\$25.00
78	Personal Loans	Mortgage Release	\$250.00
79	Personal Loans	Mortgage Renewal	\$85.00
80	Personal Loans	PPSA Discharge	\$50.00
81	Personal Loans	PPSA Registration (minimum)	\$100.00
82	Personal Loans	PPSA Renewal (additional \$8.50 for each year)	\$18.50
83	Personal Loans	PPSA Search	\$20.00
84	Personal Loans	Loan Deferment Fee	\$30.00
85	Post Dated Cheques	Annual (12 monthly cheques)	\$12.00
86	Post Dated Cheques	Single Cheque	\$3.00
87	RRSP/RRIF	Accounts Closed During Year 1	\$50.00
88	RRSP/RRIF	Accounts Transfer	\$75.00
89	RRSP/RRIF	Special withdrawal from locked in RRSP	\$100.00
90	RRSP/RRIF	Unlocking of locked in RRSP (LIF Conversion)	\$150.00
91	RRSP/RRIF	Withdrawals	\$50.00
92	Safety Deposit Boxes	1.5 x 5	\$40.00
93	Safety Deposit Boxes	2.5 x 5 or 3.5 x 5	\$60.00
94	Safety Deposit Boxes	2.5 x 10	\$125.00
95	Safety Deposit Boxes	5 x 5	\$85.00
96	Safety Deposit Boxes	5 x 10	\$125.00
97	Safety Deposit Boxes	<b>10 x 15</b>	<b>\$250.00</b>
98	Safety Deposit Boxes	Drilling Cost	\$175.00
99	Safety Deposit Boxes	Key Replacement	\$50.00
100	Statement	In-Branch	\$5.00
101	Statement	MemberDirect	FREE



**SERVICE CHARGE AND FEE SCHEDULE**  
**Effective August 1, 2018**

*Any charge or fee change is bolded below*

	<b>Type</b>	<b>Item</b>	<b>2018 Charge</b>
102	Statement	Monthly Paper Statement	\$3.00
103	Statement	Monthly Statement with Cheque Imaging	\$5.00
104	Statement	Official Deposit Statement	\$35.00
105	Stop Payment	Per item, In-Branch	\$13.00
106	Stop Payment	Per item, MemberDirect	\$10.00
107	Transaction	Transfer - Automatic (non-sufficient funds)	\$5.00
108	Transaction	<b>Debit Transaction - Personal</b>	<b>\$1.00</b>
109	Transaction	Bill Payment - In-Branch (non-member)	\$3.00
110	Transaction	<b>Bill Payment - Personal, In-Branch &amp; Self-serve (ABM, Mobile)</b>	<b>\$1.00</b>
111	Transaction	<b>Direct Payment, Pre-authorized Payment - Personal</b>	<b>\$1.00</b>
112	Transaction	<b>Transfer/Withdrawal - Personal, In-Branch &amp; Self-serve (ATM, Mobile)</b>	<b>\$1.00</b>
113	Transaction	<b>Transfer - Scheduled, Personal</b>	<b>\$1.00</b>
114	Transaction	<b>Debit Transaction - Commercial</b>	<b>\$1.20</b>
115	Transaction	<b>Bill Payment - Commercial, In-Branch &amp; Self-serve (ATM, Mobile)</b>	<b>\$1.20</b>
116	Transaction	<b>Cheque withdrawal (Personal and Commercial)</b>	<b>\$1.20</b>
117	Transaction	<b>Direct Payment, Pre-authorized Payment - Commercial</b>	<b>\$1.20</b>
118	Transaction	<b>Transfer - Scheduled, Commercial</b>	<b>\$1.20</b>
119	Transaction	<b>Transfer/Withdrawal - Commercial, In-Branch &amp; Self-serve (ATM, Mobile)</b>	<b>\$1.20</b>
120	Transaction	<b>Telephone Bill Payment - (Personal or Commercial)</b>	<b>\$1.00</b>
121	Transaction	<b>Telephone Transfer - Telephone (Personal and Commercial)</b>	<b>\$1.00</b>
122	Transaction	<b>Global Payment™ MasterCard®</b>	<b>\$1.00</b>
123	Transaction	Savings Account	\$1.50
124	Transaction	my eChequing - In-Branch	\$1.50
125	Transaction	<b>TFSA Withdrawals</b>	<b>FREE</b>
126	Transaction - ATM	<b>Own ATM</b>	<b>\$1.00</b>
127	Transaction - ATM	Cirrus Network ATM	\$3.00
128	Transaction - ATM	EXCHANGE®/Acculink® ATM	\$1.00
129	Transaction - ATM	PLUS® Network ATM	\$3.00
130	Transaction - ATM	Interac® Network ATM transaction	\$1.70
131	Wire Transfer	Per item	\$30.00