



# SERVICE FEES

Effective September 1<sup>st</sup>, 2020



## BUSINESS ACCOUNT FEES

IN-BRANCH SERVICES	FEE	CLEARING AND CHEQUES	FEE
Cheques printed (per 50 cheques)	\$20.00	Cheque Clearing	\$0.50
Cheque binder	\$12.00	AFT	\$0.50
Deposit book	\$15.00	Point-of-sale (POS)	\$0.35
Duplicate Statement	\$3.00	The EXCHANGE Network ATM Withdrawals	FREE
Bank Confirmation	\$20.00	The EXCHANGE Network ATM Deposits	FREE
Bank verification of certified cheque or bank draft	\$10.00	CDN Interac ATM withdrawals	\$1
Certified Cheque	\$10.00	U.S ATM withdrawals not on EXCHANGE/ACCEL*	\$3
Paper Statement	AT COST	International ATM withdrawals*	\$5
		Debit Card Replacement	\$10
		Interac e-Transfer (sending)	\$1

# ACCOUNT FEES

Cheque Image	\$1/cheque
Cost to recover documents or records	\$35 per hour min.
Duplicate Statement	\$3
Duplicate T5	\$10
Inactive account years 2, 3,4	\$20/year
Dormant account years 5,6,7,8,9	\$30/year
Document retrieval (offsite storage)	At cost
Estate Fees	At cost

## CLEARING & CHEQUES

	FEE
Bank Draft	\$10 (CDN/USD)
Money Order	\$3
Certified Cheque - non member	\$20
Stop Payment	\$10
Stop Payment - Incomplete Details	\$20
Return Item	\$15
NSF Cheque/AFT	\$45
Transfer to cover cheque/AFT	\$2
One time AFT	\$25

## SAFETY DEPOSIT BOX

	FEE
Small Box (1.5 X 5)	\$48
Medium Box (2.5 X 5)	\$60
Large Box (5 X 5)	\$84
Replace key	\$75
Drill box	\$300 min

## LOAN DEPARTMENT

	FEE
NSF Payments	\$45
Late Payments	\$45
Mortgage Statement	\$25
Mortgage discharge/administration fee	\$300 per charge
Transfer out fee	\$300 per charge
Bridge Financing (with mortgage)	\$100
Bridge Financing (without mortgage) starting at	\$300

## WIRE TRANSFERS

	FEE
Outgoing CAD within Canada	\$25
Outgoing CAD outside of Canada	\$35
Outgoing USD within Canada & USA	\$25 USD
Outgoing USD outside of Canada & USA	\$35 USD
Outgoing International currency	\$35
Incoming CAD processing fee	FREE
Incoming USD processing fee	\$15 USD
Amendments to any outgoing wire transfer	\$30
Non-MTS incoming	At Cost

## REGISTERED PLANS

	FEE
RRSP, RRIF, TFSA, LRSP Transfer Out Fee	\$100
Copy of receipt previously issued	\$10

## CHARGES BY MEMBERSHIP

### REGULAR MEMBERSHIP

### YOUTH MEMBERSHIP (24 YRS AND YOUNGER)

### SENIOR MEMBERSHIP (65 YRS AND OLDER)

Point-of-Sale (POS)	15 free per month then \$0.35 per transaction	•	•
The EXCHANGE Network ATM Withdrawals	•	•	•
The EXCHANGE Network ATM Deposits	•	•	•
CDN Interac ATM withdrawals	\$1	•	•
U.S ATM withdrawals not on EXCHANGE/ACCEL*	\$3	\$3	\$3
International ATM withdrawals*	\$5	\$5	\$5
Lost Debit Card Replacement	\$10	\$10	•
Interac e-Transfer (sending & receiving)	•	•	•
Cheques printed at branch (book of 20)	\$5	•	•

\*Other financial institutions may charge a convenience fee



## How can we help you?

### RCU CREDIT UNION

#### MAIN BRANCH

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#### ANAPILIS BRANCH

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