



# Churchbridge Credit Union

Bringing Communities Together

## Other Fees and Charges

### Automated Teller Machine (ATM)

<i>Our CU</i>	<i>see account fees</i>
<i>Other CU in Canada</i>	<i>see account fees</i>
<i>Non CU in Canada</i>	<i>see account fees</i>
<i>International</i>	<i>see account fees</i>
<i>Bill Payment</i>	<i>see account fees</i>
<i>Transfer*</i>	<i>see account fees</i>
<i>Deposit of US cash or Cheque**</i>	\$ 7.00
<i>ATM Deposit Error</i>	\$ 7.00

\*\*\*Credit Union ATM's do not process US cash or cheques

### Bill Payments

<i>Manual—Member*</i>	\$ 2.00
<i>Manual—Non Member**</i>	\$ 5.00
<i>Incorrect Account Number</i>	\$25.00
<i>Recall/Reversal/Refund***</i>	\$40.00
<i>Trace Request</i>	\$40.00

\*not debiting members CCU account per bill payment

\*\* Cash Only

\*\*\* best effort will be made to retrieve the funds on your behalf. Fee will be applied whether or not funds are retrieved.

### Card Services

<i>Replace Lost/Stolen Card</i>	\$10.00
<i>Rush Card Order</i>	\$35.00
<i>PIN Reorder</i>	\$ 5.00
<i>Returned mail (per envelope)</i>	\$15.00
<i>Disable Interac Flash</i>	\$25.00
<i>Terminal Cleaning Cards each</i>	\$ 3.00

### Foreign Currency ATM and POS

Foreign Currency ATM and POS Member Card transactions are processed by our foreign network partners (Mastercard International, NYCE\*), who determine the currency conversion rate. A 2.5% administration fee is added to the transaction amount presented for authorization on your account.

Additional fees may be charged by ATM owners as part of this transaction amount.

### Cash Ordering Services

<i>Specialty foreign cash orders (other than US)</i>	
<i>Member—under \$2,000 CAD*</i>	\$10.00
<i>Non Member—Under \$2,000 CAD**</i>	\$20.00
<i>Sent on Collection</i>	\$10.00

\*amounts over \$2,000 fee plus .5% of total

\*\*amounts over \$2,000 fee plus 1% of total

### Chargebacks/Overdrafts/Returned Items

<i>Chargeback (CDN or US Funds)</i>	\$ 7.00
<i>NSF Cheque</i>	\$45.00
<i>Authorized Overdraft/item*</i>	\$ 5.00

\*Interest rate charged on overdrafts as per current posted rate

### Cheques and Clearing Items

<i>Certified Cheques—Member</i>	\$ 15.00
<i>Certified Cheque—Non Member</i>	\$ 25.00
<i>Cheque Cashing—Non Member</i>	\$ 10.00
<i>Cheque on Collection (sent/Received)</i>	\$25.00
<i>Copy of Cheque Deposited</i>	\$ 7.00
<i>Non-Micro Encoded Cheque Clearing</i>	\$ 5.00
<i>Post Dated Cheque</i>	
<i>    Held for Deposit</i>	FREE
<i>    Handling Fee (Clearing)</i>	\$ 7.00
<i>Rejected/Invalid Account Number*</i>	\$ 7.00
<i>US Cheque Drawn on CDN Account</i>	\$25.00

\*Applies to Cheques and AFT items

PLEASE NOTE: fees for cheque orders vary depending on your account type, style and quantity of cheques you order. Ask us for details.

### Closing/Inactive Accounts

<i>Account Closed &lt;90 Days</i>	\$ 25.00
<i>Balance of Account Transfer</i>	\$ 25.00
<i>Inactive/Dormant Accounts per year</i>	\$ 25.00
<i>Unclaimed Balance</i>	\$ 25.00

### Drafts/Managers Trust

<i>CAD or US Cheque</i>	\$ 10.00
<i>Copy of Paid Item</i>	\$ 10.00
<i>Stop Payment or Lost Instrument</i>	\$ 30.00

### Estate Administration/Processing (min fees)

<i>No Registered or Lending Products</i>	\$ 75.00
<i>1 Registered or Lending Product</i>	\$100.00
<i>&gt;1 Registered or Lending Products</i>	\$150.00
<i>Annual Fee*</i>	\$ 50.00

\* First charge Dec 31 of the year following date of death

### Letter Requested by Member

<i>Account Balance</i>	\$ 30.00
<i>Bank Verification/Confirmation</i>	\$ 30.00
<i>Interest Earned/Paid Per Hour &amp; Min</i>	\$ 30.00

Effective: ????

Phone: 1-877-890-2797

Text: 306-400-5718

www.churchbridgecu.ca

Email: info@churchbridgecu.ca



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## Other Fees and Charges

### Night Deposit

Blue Canvas Bag (Purchase)	\$25.00
20 Disposable Bags	\$ 7.00
Head Key (Annual)	\$25.00
Replace Lost Key	\$25.00
Deposit Correction	\$ 7.00

### Registered Products\*

Additional Tax Receipt (official)	\$10.00
Transfer Out (per deposit)	
To Another Credit Union	\$50.00
To Another FI	\$75.00
Unscheduled RRIF Payment	\$50.00
Variable RRSP/RRIF Withdrawal	\$20.00

\* includes RRSP, RRIF and TFSA

### Safekeeping

Small Box*	\$ 40.00
Medium Box*	\$ 50.00
Large Box*	\$ 90.00
Replace Lost Key	\$ 25.00
Drill Box	\$300.00

\*annual fee

### Statements

Reprint in Branch from Banking system	\$ 3.00
Reprint from Imaging system*	\$ 7.00
Returned mail (per envelope)	\$ 3.00
Self Serve (online banking)	FREE
Statement Suppression (e-statement)	FREE
Production more than monthly**	\$ 5.00

\*whole statement or individual Cheque image. Available for 7 years

\*\* Monthly fee

### Stop Payment

Set Up—Full Details	\$ 15.00
Set Up—Online	\$ 10.00
Set Up—AFT or Cheque Series	\$ 25.00
Return Item as Stopped	\$ 7.00

### Transfers

AFT Set Up—Non Loan	\$ 5.00
AFT—Amendment—Non Loan	\$ 5.00
Automated Cover-drafting	see account fees
Interac e-Transfer®*	
Receiving	FREE
Requesting	see account fees
Sending	see account fees

Manual to Cover Overdraft	\$ 5.00
Plus Phone Call	\$ 10.00
Requested by Phone/Fax/Email	\$ 5.00

\*interact e-Transfer are registered trade-marks of Interac Corp. Used under license.

\* Standard data or text messaging rates may apply

### Wire Transfers

Canadian CU (To/From)	\$ 15.00
Other Canadian FI (To/From) CAD	\$ 20.00
Other Canadian FI (To/From) USD	\$ 35.00
Foreign (To/From) USD	\$ 35.00
International (To/From) All Currencies	\$ 50.00
Traces, Recalls, Refunds	\$ 50.00
Cancellation of Special Rates	\$ 50.00
Rejection of USD Incoming Wire	\$ 90.00

### Other Services and Fees

AgrInvest Account Transfer Out	\$ 20.00
Duplicate T5 or T5 info from Banking	\$ 7.00
Fax in/out (flat fee)	\$ 3.00
Cu connect/OTC (discretionary)	\$ 10.00
Mail Document	\$ 2.00
Online Banking/Mobile Banking	FREE
Photocopy Per page	\$ .25
Records Search Per hr and Min	\$ 30.00

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