

ACCOUNT RELATED AND OTHER SERVICES

Where you need us to be.

CARD SERVICES

Debit Card Replacement	\$10.00*
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*Up to 3 per year. \$25.00 per card thereafter.

CASH HANDLING FEES

Cash Deposits	Free
Cash Withdrawals	\$1.00 per \$1,000 (over \$10,000)
Coin Deposits / Withdrawals	Free

PERSONAL CHEQUES

4 cheques	\$6.00
12 cheques	\$10.00
24 cheques	\$14.00
48 cheques	\$18.00
100 cheques	\$25.00
200 cheques	\$50.00

BUSINESS CHEQUES

12 cheques	\$14.00
50 cheques	\$30.00
100 cheques	\$50.00
200 cheques	\$80.00
500 cheques	\$115.00
Wallet	\$1.25
Register	\$1.25
Binder	\$30.00

CHEQUE, DEPOSIT AND PAYMENT PROCESSING

Canadian Official Cheque	\$5.00
Non-Sufficient Funds (NSF)	\$45.00
Automatic Transfer to Cover Overdraft	\$3.00
Unauthorized Overdraft	\$5.00 per item 21% interest charge
Stop Payment	\$10.00

CLOSING ACCOUNTS

Accounts Closed Within 90 Days	\$10.00
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IN-BRANCH BILL PAYMENTS

Bill Payment*	\$1.00
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*Not included in monthly package benefits. Collabria credit card payments and federal/provincial government agency payments waived.

INTERAC E-TRANSFER®

Send	\$1.00
Receive	FREE
Cancel	FREE
Request Money	\$1.00

NIGHT DEPOSIT SERVICES

Key Replacement	\$25 + GST
Additional Key	\$12.50 + GST
Night Depository Envelopes (100)	\$15 + GST
Disposable Night Depository Bags (100)	\$20 + GST
Disposable Night Depository Bags (500)	\$80 + GST
Reusable Night Depository Bags	FREE

REGISTERED ACCOUNTS AND ESTATE FEES

TFSA Variable Account Withdrawals	2 free/month; \$1.25 /additional
RRSP/RRIF/TFSA/RESP Transfer Out	\$75.00*
RESP Partial Transfer Out Fee	\$195
Duplicate Tax Receipt Request	\$5.00
Specialized Estate Assistance Fee	\$275/hour (1 hr min.)
T3 Preparation/Filing Fee	\$275/hour (1 hr min.)
Early term redemption penalties**	Accrued Interest (in 1st year) 1% interest adjustment (in subsequent years)

*One fee per cheque issued. No charge if transferred to Access Credit Union Credential Rep, AcceleRate Financial, or Hubert Financial.

**Applicable to both registered and non-registered term deposits. Early redemption is subject to credit union and/or regulatory approval.

SAFETY DEPOSIT BOX ANNUAL RENTAL

See your local branch for details and pricing. Available box sizes may vary based on location.

WIRE FUNDS TRANSFER

Wire Transfer - Incoming	\$5.00*
Wire Transfer - Outgoing Canadian FI	\$15.00*
Wire Transfer - Outgoing US FI	\$30.00*
Wire Transfer - Outgoing International FI	\$30.00*
Wire Trace/Recall Requests - Domestic	\$25.00*
Wire Trace/Recall Requests - International	\$30.00*
Returned Wire	\$25.00*

*Additional fees from service providers may apply and will be charged at cost