



PERSONAL ACCOUNT SERVICE FEES

Service Fees effective September 30, 2025

Monthly Account Package Fees

Premium Chequing	Basic Chequing	Standard Chequing
\$19.50 ⁽¹⁾	\$9.50 ⁽¹⁾	None
Premium Savings	Golden Account (ages 59+)	Connect Account (ages 22 & under)
None	None	None ⁽²⁾
US Dollar Account		
None		

(1) Monthly Account Package Fees are refunded monthly if account qualifies for Unfee.

(2) If you have ATM/Debit Card, \$7.50 account fee is charged monthly and refunded on the first day of the following month.

Statement Service Fees

Paper Statements (per month)	\$2.00
Duplicate Statement - printed copy of item/interim (per statement)	\$2.00

Personal Account Transaction Fees	Chequing	Savings	US Dollar
Bill payment online	\$0.85*	\$1.00*	n/a
Interac® Direct Debit	\$0.85*	\$2.00*	n/a
Credit Union ATM withdrawal	\$0.85*	\$2.00 ⁽¹⁾ *	n/a
Preauthorized debit ⁽³⁾	\$0.85*	\$2.00*	\$2.00 ⁽²⁾
Cheque	\$0.85*	n/a	\$2.00 ⁽²⁾
Withdrawal / Transfer in-branch	\$0.85*	\$2.00*	\$2.00 ⁽²⁾
Transfer member to member	\$1.00*	\$1.00*	n/a
Interac® e-Transfer	\$1.00	\$1.00	n/a
Bill payment in-branch	\$2.00*	\$2.00*	n/a
Interac® ATM withdrawal (in Canada) ⁽⁴⁾	\$0.85	\$2.00	n/a
Cirrus ATM withdrawal (outside Canada) ⁽⁵⁾	\$3.50 ⁽⁵⁾	\$3.50 ⁽⁵⁾	n/a

Typically account transaction fees only apply after account or package limits are exceeded.

*These fees are refunded monthly if account qualifies for Unfee.

(1) Plus 1 free Credit Union ATM withdrawal for each additional direct deposit.

(2) No charge with minimum monthly balance of \$1,000.

(3) Preauthorized debits to CUMIS Insurance are free of charge.

(4) Plus surcharge fee of \$2.00.

(5) Plus foreign exchange.

Personal Account Service Fees

Overdraft Protection (per month) (refunded if qualify for Unfee)	\$3.00
Cheque images - returned with statements (per month)	\$3.00
Cheque (non-personalized)	\$5.00
Cambrian Direct setup	\$5.00
Cambrian Direct amendment	\$2.00
Overdraft charge (per item charge plus interest)	\$5.00
Chargeback	(CDN) \$5.00 / (US) \$10.00
Stop Payment (minimum charge; max \$45)	\$10.00
Rejected preauthorized credit	\$15.00
Utility bill recall (best efforts basis)	\$25.00
Collection item	\$40.00
NSF charge	\$45.00
Official Cheque / Draft - member	\$10.00
US Draft	\$10.00 USD
Foreign Draft	\$10.00
Foreign currency order	At cost
Wire - Incoming	\$20.00
Wire - Outgoing to CDN financial institution	\$30.00
Wire - Outgoing to US financial institution	\$45.00
Wire - Outgoing to Foreign financial institution	\$60.00
Personal account closing (within 6 months of opening)	\$15.00
Personal account closing (to other FI)	\$20.00
Personal account bank confirmation	\$20.00
Interest letter	\$20.00
Search of records (minimum charge)	\$20.00
Search of records (hourly)	\$40.00
RRSP/RRIF/TFSA transfer out	\$55.00
RRSP/RRIF/TFSA payout assistance (per hour)	\$275.00
T3 Prep (min. 1 hour charge plus CRA balance owing) (per hour)	\$275.00
Safety Deposit Box - annual rental fee (varies by size)	\$35 - \$240
Safety Deposit Box - drilling fee	\$175.00
Safety Deposit Box - key replacement (fee plus actual cost)	\$10.00
Duplicate tax receipt	\$5.00
Coin Deposit (if rolled) (per \$1000)	\$2.00
Photocopy / fax (per page)	\$2.00
Inactive account fee* (after 30 -day notice) (per month)	\$1.00
*If ≤\$25: account balance; after 2 years, transfer to Unclaimed: \$20 fee plus \$1/mth	



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