

PERSONAL ACCOUNT SERVICE FEES

Service Fees effective September 1, 2026

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.

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 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	$10.00
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) *If ≤$25: account balance; after 2 years, transfer to Unclaimed: $20 fee plus $1/mth	$1.00

Cambrian CREDIT UNION

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