

## Your account related services pricing.

At Synergy, people come first and we are always looking for ways to provide you with the best products and convenient services to meet your needs. We aim to provide you with a great member experience. As the financial, technology and economic industries are constantly changing, it is important for us to re-evaluate our products, services, and the related costs, to ensure we are current, relevant and competitive in the marketplace, while covering our costs and providing you with a reasonable price. As such, please review our account related services pricing adjustments, effective as of November 1, 2015. As always, please feel free to contact us if you have any questions or need support. We're here to help.

Account Information & Services		
Service Description	New Price	Previous Price
Account closed or transferred to another institution	Price of manager's trust cheque	
Bank confirmations, Certificate/ Letters of account balances or interest paid received, Reference letter	\$25.00	\$25.00 or \$50.00 (depending on the number of loans)
Chargeback items/ Notice of change (AFT)	\$7.50	\$7.50/ \$5.00
Cheque Images (online or on statement)	no charge	no charge
CD Statements or Images	Varies based on type. Contact us for details.	
Duplicate statement request (per statement)	\$6.50 each	\$5.00 each
Electronic statements (eStatements)	no charge	no charge
Inactive accounts (greater than 2 years)	\$50.00 set-up then \$25.00 per year	
Unclaimed balances (effective December 1, 2015)	\$75 per year	
Post-dated cheque deposited at ATM or held for deposit (excluding deferred grain cheques)	\$6.50	no charge
Records search or Researching member's account information (microfiche, statement re-rendering, cheque images retrieval, chequebook update, etc.)	\$30.00/hr. \$15.00 min.	\$26.25/hr. \$25 min.
Screen history print (per page)	\$2.00	no charge
Transferring between accounts or receiving an account balance inquiry from the call centre (Member Contact Centre) - excessive usage	\$4.00 (excessive)	\$1.00 (excessive)
Cash and Coin		
Service Description	New Price	Previous Price
Coin counter machine usage or Coin orders - members	No charge	No charge
Coin counter machine usage or Coin orders (non-members)	10%	\$1.00
Special order foreign currency - funds not held at the branch (members only)	\$9.00 (includes supplier costs)	\$5.00
Large cash orders for members or cash machines	\$2.00 per \$1,000	\$2.00 per \$1,000

Cards		
Service Description	New Price	Previous Price
MemberCard debit card - new (initial card)	no charge	no charge
MemberCard debit card - lost or stolen replacement	no charge	no charge
MemberCard debit card - excessive replacements	\$10.00	\$10.00
Rush order for MemberCard debit card/ Global Payment	\$35.00	\$35.00/ \$20.00
INTERAC Flash removed from MemberCard debit card	\$25.00 per renewal	\$25.00 per renewal
Close Global Payment MasterCard	\$25.00	\$25.00
Withdrawal from INTERAC (Canadian banks) ATM	\$2.50	\$2.00
ATM withdrawal surcharge (non-credit union cards)	\$3.00	\$1.50
Withdrawal from CIRRUS (U.S. and international) ATM	\$4.00	\$3.00
White label ATMs - Transaction traces	\$30.00/hr. \$15.00 min.	\$26.25/hr. \$25 min.
Cheques		
Service Description	New Price	Previous Price
Personalized cheques (through D + H)	Varies based on style and quantity.	
Manager's trust cheque (guaranteed cheque)	\$10.00	\$10.00
Over the counter cheques (except for account openings)	\$0.75 each	no charge
Cashing cheques for non-members (excluding federal and provincial government cheques)	\$10.00	\$5.00
NSF Cheque (funds not available to cover cheque)	\$45.00	\$30.00
Cheque drawn in US funds on CDN account (or returned)	\$10.00	\$5.00/ \$20.00
Chargeback due to rejected or non-micro encoded cheques or AFT/ EFT incorrect encoding	\$7.50	\$7.50
Cheques received/ sent on collection	\$40.00	\$50 or \$15
Cheque verification - local/ long-distance	\$7.50/\$12.50	\$7.50/\$12.50
Cheque register, passbooks and deposit books -excessive	\$1.00 each	No charge

## Your account related services pricing continued.

<b>Credit Unions Connect (access services in-branch across SK)</b>		
Service Description	New Price	Previous Price
Credit Unions Connect: Bill payments	no additional cost	no additional cost
Credit Unions Connect: Deposits	no additional cost	no additional cost
Credit Unions Connect: Document signing (prearranged)	no additional cost	no additional cost
Credit Unions Connect: Withdrawal of funds in-branch	no additional cost	no additional cost
Credit Unions Connect: MemberCard debit card re-pinning or change of PIN	no additional cost	no additional cost
<b>Electronic Services</b>		
Service Description	New Price	Previous Price
Automated telephone banking access	no charge	no charge
Online banking access	no charge	no charge
INTERAC e-Transfer - sent (unless rebated with account pack type)	\$1.50	\$1.50
INTERAC e-Transfer - received	no charge	no charge
Small Business Online Banking - access & set-up	no charge	no charge
Small Business Online Banking - training	no charge	no charge
CAFT - Business set-up (provided through our partner CUPS). Free training through Synergy Credit Union.	\$100.00 (Free training through Synergy)	Cost (Free training through Synergy)
<b>Line of Credit - Business and Ag Members (annual price plus interest)</b>		
Service Description	New Price	Previous Price
Business or Ag Line of Credit (\$10,000 or under)	\$50/ year + interest costs	Interest costs
Business or Ag Line of Credit (\$10,001 to \$25,000)	\$125/ year + interest costs	Interest costs
Business or Ag Line of Credit (\$25,001 to \$50,000)	\$250/ year + interest costs	Interest costs
Personal Line of Credit	Interest costs	Interest costs

<b>Overdrafts &amp; Payments</b>		
Service Description	New Price	Previous Price
Automatic transfer to cover funds in account (coverdrafting) or overdraft cover - if set-up previously	no charge	no charge
Overdraft over-limit fee (per item)	\$5.00 each	\$5.00 each
Overdraft interest rate	26%	26%
Stop payment - Full details and signed	\$20.00	\$25.00
Bill payment person-assisted (per bill) - excessive usage	\$2.00	\$1.00
Bill payment (non-member)	\$5.00	\$5.00
Bill payment - manual recall and traces	\$25.00	\$25.00+GST
Garnishees/ Third party demand - immediate settlement	\$150.00	\$75.00
Garnishees/ Third party demand - delayed settlement	\$50.00 each	\$75.00 each
Preauthorized set-up to or from another financial institution - one-time set-up	\$25.00	no charge
<b>Miscellaneous</b>		
Service Description	New Price	Previous Price
Commissioner of Oaths (credit union related)	no charge	no charge
Notary of the Public (credit union related)	no charge	no charge
Photocopies or faxes (credit union related)	no charge	no charge
Photocopies or faxes (non-credit union related) - per page	\$2.00+GST (per page)	no charge
Rubber stamp (payee stamp)	First stamp at no charge. Replacements at cost.	One free per year.
Plastic card protectors	no charge	no charge
Corporate registries (Alberta)	\$3.00	\$3.00
Corporate registries (Saskatchewan)	\$5.00	\$5.00
Rentals - Community groups	no charge	no charge
Mail acknowledgement of mail or courier deposit	\$1.00	\$1.00

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## Your account related services pricing continued.

Night Depository		
Service Description	New Price	Previous Price
Annual Night Depository Services - Regular rate	\$30.00+GST/yr.	\$35.00+GST/yr.
Annual Night Depository Services - Community groups	\$10.00+GST/yr.	\$10.00+GST/yr.
Blue nylon bags - initial	no charge	no charge
Blue nylon bags - replacement	\$10.00 each	Cost+GST
100 disposable bags	no charge	\$0.25+GST each
Each additional or lost night depository key	\$10.00 each (plus GST)	Cost (plus GST)
Partner Services		
Service Description	New Price	Previous Price
CAFT - Business set-up (provided through our partner CUPS). Free training through Synergy Credit Union.	\$100.00 (Free training through Synergy)	Cost (Free training through Synergy)
Concentra: Internet cash concentration sweep services (set-up)	\$150.00	Cost
Concentra: Internet cash concentration sweep services (per transaction)	\$2.50 each	\$1.75 each
Concentra: MemberDirect online banking auto-sweep services (set-up)	\$150.00	Cost
Concentra: MemberDirect online banking auto-sweep services (per transaction)	\$2.50 each	\$1.75 each
Western Union: All bank drafts (Canadian, U.S. and International)	\$15.00	\$15.00
Registered products & estate administration		
Service Description	New Price	Previous Price
Estate processing and administration	\$150.00	\$150.00
Estate planning/ Business or ag succession planning	no charge	no charge
Registered product balance transferred out to another financial institution (excluding transfers to our partners)	\$100.00 (\$50 non-registered)	\$100.00 (\$50 non-registered)
Duplicate RSP official receipts/ T4 RIF/ T4 RSP	\$15.00 each	no charge
RSP / TFSA excess contribution refund	\$25.00	no charge

Safety Deposit Boxes & Mailboxes (where available)		
Service Description	New Price	Previous Price
Mailbox rental	\$10.00+GST/yr.	\$10.00+GST/yr.
Safety deposit rental: 1.5 x 4	\$40.00+GST/yr.	\$40.00+GST/yr.
Safety deposit rental: 1.5 x 5	\$40.00+GST/yr.	\$40.00+GST/yr.
Safety deposit rental: 2.5 x 5	\$50.00+GST/yr.	\$50.00+GST/yr.
Safety deposit rental: 2.5 x 10	\$90.00+GST/yr.	\$90.00+GST/yr.
Safety deposit rental: 5 x 5	\$90.00+GST/yr.	\$90.00+GST/yr.
Safety deposit rental: 5 x 10	\$140.00+GST/yr.	\$140.00+GST/yr.
Safety deposit rental: 10 x 10	\$225.00+GST/yr.	\$225.00+GST/yr.
Drill safety deposit box	Locksmith costs (min. \$150) plus travel costs	Greater of \$200 or cost+GST
Safety deposit box key replacement or not returned	\$20.00+GST	\$20.00+GST
Wires		
Service Description	New Price	Previous Price
Wire transfer: Incoming	\$20.00	\$20.00
Wire Transfer: Outgoing CDN or US funds to Canadian financial institution	\$25.00	\$30.00 to \$80.00 (based on dollar amount)
Wire Transfer: Outgoing CDN or US funds to U.S. financial institution	\$30.00	\$30.00 to \$80.00 (based on dollar amount)
Wire transfer: Outgoing to Foreign financial institution (see above for U.S. wire transfers)	\$40.00	\$30.00 to \$80.00 (based on dollar amount)

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