

Account Pack Related Services Pricing

Account Information & Services		
Service Description	Current 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
Chargeback items/ Notice of change (Automated Funds Transfer)	\$7.50	\$7.50
Cheque Images (online or on statement)	no charge	no charge
CD Statements or Images	Varies based on type. Contact us for details.	
Electronic statements (e-Statements)	no charge	no charge
Paper statement - mailed monthly &/or occasionally printed in-branch (Records search fees will apply when multiple statements or requests are made frequently - see next line)	\$2.50 per statement	\$2.50 per statement
Records search or Researching member's account information (microfiche, statement re-rendering, cheque images retrieval, chequebook update, etc.)	\$30.00/hr. \$15.00 min.	\$30.00/hr. \$15.00 min.
Inactive accounts (greater than 1 yr. and unclaimed balances)	\$50.00 set-up then \$25.00 per year	
Post-dated cheque deposited at ATM or held for deposit (excluding deferred grain cheques)	\$6.50	\$6.50
Screen history print (per page)	\$2.00	\$2.00
Transferring between accounts or receiving an account balance inquiry from the call centre (Member Contact Centre)	\$4.00 (high volume usage)	\$4.00 (high volume usage)
Cash and Coin		
Service Description	Current 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%	10%
Special order foreign currency - funds not held at the branch (members only)	\$9.00 (includes supplier costs)	\$9.00 (includes supplier costs)
Large cash orders for members or cash machines	\$2.00 per \$1,000	\$2.00 per \$1,000

Cards		
Service Description	Current Price	Previous Price
Member Card debit card - new (initial card)	no charge	no charge
Member Card debit card - lost or stolen replacement	no charge	no charge
Member Card debit card - excessive replacements	\$10.00	\$10.00
Rush order for Member Card debit card/ Global Payment Mastercard	\$35.00	\$35.00
INTERAC Flash removed from Member Card debit card	\$25.00 per renewal	\$25.00 per renewal
Close Global Payment Mastercard	\$25.00	\$25.00
Withdrawal from INTERAC ATM (Canadian banks)	\$2.50	\$2.50
ATM withdrawal surcharge (non-credit union cards)	\$3.00	\$3.00
Withdrawal from CIRRUS ATM (U.S. and International)	\$4.00	\$4.00
White label ATMs - Transaction traces	\$30.00/hr. \$15.00 min.	\$30.00/hr. \$15.00 min.
Cheques		
Service Description	Current 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	\$0.75 each
Cashing cheques for non-members (excluding federal and provincial government cheques)	\$10.00	\$10.00
NSF Cheque (funds not available to cover cheque)	\$45.00	\$45.00
Cheque drawn in US funds on CDN account (or returned)	\$20.00*	\$10.00
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	\$40.00
Cheque verification - local/ long-distance	\$7.50/\$12.50	\$7.50/\$12.50
Cheque register, passbooks and deposit books -excessive	\$1.00 each	\$1.00 each

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Credit Unions Connect (access services in-branch across SK)		
Service Description	Current 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: Member Card debit card re-pinning or change of PIN	no additional cost	no additional cost
Electronic Services		
Service Description	Current Price	Previous Price
Online Banking	no charge	no charge
INTERAC e-Transfer - sent (SmartPack, PowerPack, Community Pack, and CHQ Group Preferred accounts)	no charge*	\$1.50 (on select accounts)
INTERAC e-Transfer - sent (LitePack, savings accounts)	\$1.50	\$1.50
INTERAC e-Transfer - received	no charge	no charge
Small Business Online Banking - access & training	no charge	no charge
Small Business Invoicing (30 day no-obligation trial)	\$5.00/month*	n/a
CAFT - Business set-up and training (if provided through our partner CUPS)	\$100.00 (Free thru Synergy)	\$100.00 (Free thru Synergy)
Line of Credit - Business and Ag Members		
Service Description	Current Price	Previous Price
Business or Ag Line of Credit (\$10,000 or under)	\$50/ year + interest costs	\$50/ year + interest costs
Business or Ag Line of Credit (\$10,001 to \$50,000)	\$150/ year + interest costs*	\$125/ year + interest costs
Business or Ag Line of Credit (\$50,001 to \$100,000)	\$250/ year + interest costs*	n/a
Business or Ag Line of Credit (\$100,001 to \$250,000)	\$350/ year + interest costs*	n/a
Personal Line of Credit	Interest costs	Interest costs

Overdrafts & Payments		
Service Description	Current 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	\$20.00
Bill payment person-assisted (per bill) - excessive usage	\$2.00	\$2.00
Bill payment (non-member)	\$5.00	\$5.00
Bill payment - manual recall and traces	\$25.00	\$25.00
Garnishees/ Third party demand - immediate settlement	\$150.00	\$150.00
Garnishees/ Third party demand - delayed settlement	\$50.00 each	\$50.00 each
Preauthorized set-up to or from another financial institution - one-time set-up	\$25.00	\$25.00
Miscellaneous		
Service Description	Current 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)	\$2.00+GST (per page)
Rubber stamp (payee stamp)	First stamp at no charge. Replacements at cost.	First stamp at no charge. Replacements at cost.
Plastic card protectors	no charge	no charge
Corporate registries (Alberta)	\$7.00	\$7.00
Corporate registries (Saskatchewan)	\$6.00	\$6.00
Rentals - Community groups	no charge	no charge
Mail acknowledgement of mail or courier deposit	\$1.00	\$1.00
Collection of Property Tax	\$150.00	\$150.00

*Effective October 1, 2018

Account Pack Related Services Pricing continued

Night Depository		
Service Description	Current Price	Previous Price
Annual Night Depository Services - Regular rate	\$30.00+GST/yr.	\$30.00+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	\$10.00 each
100 disposable bags	no charge	no charge
Each additional or lost night depository key	\$10.00 each (plus GST)	\$10.00 each (plus GST)
Partner Services		
Service Description	Current Price	Previous Price
CAFT - Business set-up and training (if provided through our partner CUPS)	\$100.00 (Free thru Synergy)	\$100.00 (Free thru Synergy)
Concentra: Internet cash concentration sweep services (set-up)	\$150.00	\$150.00
Concentra: Internet cash concentration sweep services (per transaction)	\$2.50 each	\$2.50 each
Concentra: MemberDirect online banking auto-sweep services (set-up)	\$150.00	\$150.00
Concentra: MemberDirect online banking auto-sweep services (per transaction)	\$2.50 each	\$2.50 each
Western Union: All bank drafts (Canadian, U.S. and International)	\$15.00	\$15.00
Registered products & estate administration		
Service Description	Current 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	\$15.00 each
RSP / TFSA excess contribution refund	\$25.00	\$25.00

Safety Deposit Boxes & Mailboxes (where available)		
Service Description	Current 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	Locksmith costs (min. \$150) plus travel costs
Safety deposit box key replacement or not returned	\$20.00+GST	\$20.00+GST
Wires		
Service Description	Current Price	Previous Price
Wire transfer: Incoming	\$20.00	\$20.00
Wire Transfer: Outgoing CDN or US funds to Canadian financial institution	\$25.00	\$25.00
Wire Transfer: Outgoing CDN or US funds to U.S. financial institution	\$30.00	\$30.00
Wire transfer: Outgoing to foreign financial institution (see above for U.S. wire transfers)	\$40.00	\$40.00
Wire Trace/Amendments/Recalls	\$30.00*	\$25.00