

Synergy Credit Union Account Pack Related Service Pricing

ACCOUNT INFORMATION & SERVICES

SERVICE DESCRIPTION	CURRENT PRICE	PREVIOUS PRICE
Account closed or transferred to another institution	Cost of Manager's Trust Cheque	
Bank confirmations, Certificate/Letters of account balances or interest paid received, Reference Letter	\$25.00	\$25.00
Chargeback items	\$7.50	\$7.50
Rework fee (due to member-initiated error)	\$15.00	no charge
Notice of change- providing vendor with correct account information	\$25.00	\$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/hour \$15.00 minimum	\$30.00/hour \$15.00 minimum
Inactive accounts (greater than 1 year; also includes 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

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/ Collabria Mastercard or VISA	\$35.00	\$35.00
INTERAC Flash removed from Member Card debit card	\$35.00/ per renewal	\$25.00/ per renewal
Close Collabria MasterCard or VISA	\$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/hour \$15.00 minimum	\$30.00/hour \$15.00 minimum

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

CHEQUES

SERVICE DESCRIPTION	CURRENT PRICE	PREVIOUS PRICE
Personalized cheques (through our provider 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 Synergy CU 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 Canadian account (or returned)	\$20.00	\$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	\$40.00
Cheque verification - local/ long-distance	\$7.50/ \$12.50	\$7.50/ \$12.50
Stop payment on cheque	\$20.00	\$20.00
Cheque register, passbooks and deposit books - excessive	\$1.00/each	\$1.00/each

REVOLVING CREDIT AVAILABILITY (BUSINESS & AG MEMBERS)

	CURRENT PRICE	PREVIOUS PRICE
\$10,000 or under	\$50/yr. + interest costs	\$50/yr. + interest costs
\$10,001 to \$50,000	\$150/yr. + interest costs	\$125/yr. + interest costs
\$50,001 to \$100,000	\$250/yr. + interest costs	\$250/yr. + interest costs
\$100,001 to \$250,000	\$350/year + interest costs	\$350/year + interest costs
\$250,001 to \$500,000	\$500/year + interest costs	N/A
\$500,001 to \$1,000,000	\$1,000/year + interest costs	N/A
Personal revolving credit	interest costs	interest costs

ELECTRONIC SERVICES

SERVICE DESCRIPTION	CURRENT PRICE	PREVIOUS PRICE
Digital banking (includes online and mobile app)	no charge	no charge
INTERAC e-Transfer sent (SmartPack, PowerPack, Community Pack and CHQ Group Preferred accounts)	no charge	no charge
INTERAC e-Transfer sent (LitePack, savings account)	\$1.50	\$1.50
INTERAC e-Transfer received	no charge	no charge
Customer Automated Fund Transfer (CAFT) - Business set-up and training	\$100.00	\$100.00
CAFT pricing - flat rate pricing based on usage (Member usage to be reviewed annually and processed monthly/annually.)	<p>\$5.00/month includes 15 transactions or less/year</p> <p>\$10.00/month includes 30 transactions or less/year</p> <p>\$15.00/month includes 75 transactions or less/year</p> <p>\$25.00/month includes 150 transactions or less/year</p> <p>The above pricing is included at no additional cost to PowerPack Biz account holders.</p>	per item
CAFT fee - flat one-time charge for other one-time items such as rejects, recalls etc.	\$10.00/ month	N/A

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)	\$2.00 + GST (per page)	\$2.00 + GST (per page)
Rubber stamp (payee stamp)	First stamp no charge. Replacements at cost	First stamp 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

NIGHT DEPOSITORY

SERVICE DESCRIPTION	CURRENT PRICE	PREVIOUS PRICE
Night Depository Services - regular rate	\$30.00 + GST/year	\$30.00 + GST/year
Night Depository Services - community groups	\$10.00 + GST/year	\$10.00 + GST/year
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 + GST	\$10.00 each + GST

PARTNER SERVICES

SERVICE DESCRIPTION	CURRENT PRICE	PREVIOUS PRICE
Convera 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
Dormant estate service charge	\$5.00/month	-
Dormant estate tax filing	\$275.00 + GST	-
Registered product balance transferred 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/year	\$10.00 + GST/year
Safety deposit box rental: 1.5 x 4	\$40.00 + GST/year	\$40.00 + GST/year
Safety deposit box rental: 1.5 x 5	\$40.00 + GST/year	\$40.00 + GST/year
Safety deposit box rental: 2.5 x 5	\$50.00 + GST/year	\$50.00 + GST/year
Safety deposit box rental: 2.5 x 10	\$90.00 + GST/year	\$90.00 + GST/year
Safety deposit box rental: 5 x 5	\$90.00 + GST/year	\$90.00 + GST/year
Safety deposit box rental: 5 x 10	\$140.00 + GST/year	\$140.00 + GST/year
Safety deposit box rental: 10 x 10	\$225.00 + GST/year	\$225.00 + GST/year
Drill safety deposit box	Locksmith costs (min \$150) + travel costs	Locksmith costs (min \$150) + 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	\$30.00	\$25.00
Wire transfer outgoing CDN or US funds to US financial institution	\$35.00	\$30.00
Wire transfer outgoing to foreign financial institution (see above for U.S. wire transfers)	\$50.00	\$40.00
Wire trace/ Amendments/ Recalls	\$30.00	\$30.00

OVERDRAFTS & PAYMENTS

SERVICE DESCRIPTION	CURRENT PRICE	PREVIOUS PRICE
Automatic transfer to cover funds in account – coverdraft or overdraft (if previously set up)	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	\$50.00
Pre-authorized set-up to or from another financial institution - one-time setup)	\$25.00	\$25.00

Current prices effective November 15, 2022. Updated June 30, 2025.