

Financial Service Fees

As of April 9, 2021

| | CFCU Consumer | CFCU Business/ Agriculture | CFCU Community |
|--|---------------|-------------------------------|----------------|
| Customer Automated Fund Transfer (CAFT) | | | |
| Application/set-up Fee (up to 6 users) | N/A | \$100.00 | \$100.00 |
| Processing Fees (per file) | N/A | \$10.00 | \$10.00 |
| Add or Change Per User (over 6 users) | N/A | \$10.00 | \$10.00 |
| Late File | N/A | \$25.00 | \$25.00 |
| Limit Increase | N/A | \$15.00 | \$15.00 |
| Chargeback Per Item | N/A | \$9.00 | \$9.00 |
| Recall/error Correction | N/A | \$25.00 | \$25.00 |
| Manual Recall | N/A | \$25 minimum | \$25 minimum |
| CAFT Items | N/A | \$0.10 each | \$0.10 each |
| CAFT Change (including multiple password resets) | N/A | \$15.00 | \$15.00 |

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|--|---------|---------|---------|
| Bill Payments | | | |
| Payment of Collabria Credit Card Bill | \$0.00 | \$0.00 | \$0.00 |
| Canada Revenue Agency (CRA) | \$0.00 | \$0.00 | \$0.00 |
| Bill Payment Reversals: Recall Next Day | \$25.00 | \$25.00 | \$25.00 |
| Reversal / Trace Requests | \$25.00 | \$25.00 | \$25.00 |
| Bill Payment Traces (Manual Payments) - Successful to account | \$6.00 | \$6.00 | \$6.00 |
| Bill Payment Traces (Manual Payments) - Member initiated revision | \$25.00 | \$25.00 | \$25.00 |
| Bill Payment Traces (Electronic Payments) - Successful to account | \$15.00 | \$15.00 | \$15.00 |
| Bill Payment Traces (Electronic Payments) - Member initiated revision | \$25.00 | \$25.00 | \$25.00 |

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|--|---------|---------|---------|
| Cheques | | | |
| Foreign Cheque Deposits (except pension & travelers cheques by members) | \$1.25 | \$1.25 | \$1.00 |
| Post-dated deposits / Cheque held for deposit (except loan payments and government pension cheques) | \$5.00 | \$5.00 | \$5.00 |
| Non member (CU cheque up to \$2500 only) | \$15.00 | \$15.00 | \$15.00 |
| Non-MICR encoded | \$10.00 | \$10.00 | \$10.00 |
| USD drawn on Canadian acct | \$10.00 | \$10.00 | \$10.00 |
| NSF (Non-Sufficient Funds) Returns | \$45.00 | \$45.00 | \$45.00 |
| Written on non-chequing account | \$5.00 | \$5.00 | \$5.00 |

| | | | |
|---------------------------|--|--|--|
| Cheque Orders | | | |
| See catalogue for pricing | | | |

| | | | |
|--|------------|------------|------------|
| Returned Cheque (Chargeback to Account) | | | |
| CDN Account | \$9.00 | \$9.00 | \$9.00 |
| US Account (in USD) | \$9.00 USD | \$9.00 USD | \$9.00 USD |

| | | | |
|--|---------|---------|---------|
| Cash and Coin Management | | | |
| Subject to negotiation based on volume | | \$25.00 | \$25.00 |
| "Rush" large cash orders (CUPS) | \$30.00 | \$30.00 | \$30.00 |

| | CFCU Consumer | CFCU Business/ Agriculture | CFCU Community |
|---|---|---|---|
| Collection | | | |
| Collection Item - Incoming/Outgoing | \$25.00 | \$25.00 | \$25.00 |
| Collabria Credit Card | | | |
| For Collabria fees, visit www.mycardinfo.com | | | |
| Drafts / Official Orders: | | | |
| Canadian (except where included in package fees) | \$7.50 | \$7.50 | \$7.50 |
| US (from CDN Account) in CAD | \$7.50 | \$7.50 | \$7.50 |
| US (from US Account) in USD | \$7.50 USD | \$7.50 USD | \$7.50 USD |
| Trace CDN Money Order | \$5.00 | \$5.00 | \$5.00 |
| Trace/Stop Payment US Draft | \$25.00 | \$25.00 | \$25.00 |
| Member Error / Exception / Trace Requests | \$35.00 | \$35.00 | \$35.00 |
| Electronic Transactions | | | |
| AFT Returns | \$45.00 | \$45.00 | \$45.00 |
| Foreign Currency | | | |
| Foreign Currency – special request or cancelled order | \$15.00 | \$15.00 | \$15.00 |
| Foreign Currency order other than US | \$10.00 | \$10.00 | \$10.00 |
| Hold Funds | | | |
| Non-Member at branch | \$15.00 | \$15.00 | \$15.00 |
| Member at Other CU | \$7.00 | \$7.00 | \$7.00 |
| Interac eTransfer | | | |
| Cancellation of sent eTransfer | \$3.00 | \$3.00 | \$3.00 |
| Letters | | | |
| Bond of Indemnity Service Charge | \$25.00 | \$25.00 | \$25.00 |
| Letter of Reference (Bank Confirmation/Certification of Account Balance/Credit Check) | \$30.00 | \$30.00 | \$30.00 |
| Letter of Interest Earned / Paid | \$20.00 | \$20.00 | \$20.00 |
| Letter of Balances for Probate Purposes (as at Date of Death) | \$20.00 | \$20.00 | \$20.00 |
| Medallion Signature Guarantee | \$25.00 | \$25.00 | \$25.00 |
| Member Card | | | |
| Replacement card (excessive requests / up to 2 cards free/yr) | \$15.00 | \$15.00 | \$15.00 |
| Rush Request | \$35.00 | \$35.00 | \$35.00 |
| Purchases in foreign currency | \$0.035 added to exchange rate set by Interac | \$0.035 added to exchange rate set by Interac | \$0.035 added to exchange rate set by Interac |

| | CFCU Consumer | CFCU Business/ Agriculture | CFCU Community |
|---|---|--|--|
| Membership Related Fees | | | |
| Balance of Account Transfer | \$20.00 | \$20.00 | \$20.00 |
| Closed accounts (90 days) | \$20.00 | \$20.00 | \$20.00 |
| Reopen closed account | | | |
| Closed Relationship: | | | |
| Within 90 days | \$20.00 | \$20.00 | \$20.00 |
| Night Depository & Safekeeping | | | |
| Night Deposit (annual fee + GST) | \$50.00 | \$50.00 | \$50.00 |
| Locking Depository Bag (annual fee) | \$0.00 | \$0.00 | \$0.00 |
| Disposable Bags (per bag) | \$0.25 | \$0.25 | \$0.25 |
| Safekeeping (envelope) annual fee | \$30.00 | \$30.00 | \$30.00 |
| Head Key/Additional Key/Lost Key | \$25.00 | \$25.00 | \$25.00 |
| Overdraft | | | |
| Coverdraft (electronic transfer from another CFCU account) | \$5.00 | \$5.00 | \$5.00 |
| Unauthorized Overdraft (per month + interest) | \$7.50 | \$7.50 | \$7.50 |
| Accommodation Fee (transactions cleared causing unauthorized overdraft) per item: | \$5.00 | \$5.00 | \$5.00 |
| Overdraft Phone Call for manual transfer | \$5.00 | \$5.00 | \$5.00 |
| Overdraft protection | If used \$5.00 or interest will be applicable (whichever is higher) | If used \$10.00 or interest will be applicable (whichever is higher) | N/A |
| Photocopy and Fax | | | |
| Photocopy per page | \$1.00 | \$1.00 | \$1.00 |
| Fax per page | \$1.00 | \$1.00 | \$1.00 |
| Requirement to Pay / Third Party Demands | | | |
| Initial set-up fee | \$75.00 | \$75.00 | \$75.00 |
| Remit fee | \$25.00 | \$25.00 | \$25.00 |
| Safety Deposit Box Rental | | | |
| 1.5" x 5" | \$35 + GST | \$35 + GST | \$35 + GST |
| 2.5" x 5, 3" x 5" | \$50 + GST | \$50 + GST | \$50 + GST |
| 3.25" x 5" | \$50 + GST | \$50 + GST | \$50 + GST |
| 5" x 5" or 2.5" x 10" | \$75 + GST | \$75 + GST | \$75 + GST |
| 5" x 10" | \$125 + GST | \$125 + GST | \$125 + GST |
| 10" x 10" | \$210 + GST | \$211 + GST | \$212 + GST |
| Duplicate Key Cut | \$15.00 | \$15.00 | \$15.00 |
| Cost to drill new door / lock | | | |
| Single | Full Locksmith cost incl. GST and \$25 + GST | Full Locksmith cost incl. GST and \$25 + GST | Full Locksmith cost incl. GST and \$25 + GST |
| Multiple | \$175.00 | \$175.00 | \$175.00 |

| | CFCU Consumer | CFCU Business/ Agriculture | CFCU Community |
|--|---------------|-------------------------------|----------------|
| Statement / Imaging Fees | | | |
| eStatement | \$0.00 | \$0.00 | \$0.00 |
| Paper Statement (except where included in package) | \$2.50 | \$4.50 | \$4.50 |
| Account History Printout (interim statement) | \$1.00 | \$2.50 | \$2.50 |
| Duplicate Account Statement (special request) | \$5.00 | \$9.00 | \$9.00 |
| Cheque Image Retrieval: per side | \$2.50 | \$4.50 | \$4.50 |
| Stop-Payment | | | |
| "Details complete/incomplete CDN account (in CAD) / USD account (in USD)" | \$15.00 | \$15.00 | \$15.00 |
| Telephone (incoming call) | | | |
| Balance inquiry | \$2.50 | \$2.50 | \$2.50 |
| Transfer request between accounts | \$5.00 | \$5.00 | \$5.00 |
| Transfer request between US and CDN accounts (in USD) | \$5.00 USD | \$5.00 USD | \$5.00 USD |
| Wire Transfers - Incoming | | | |
| Incoming Wire Transfer | \$15.00 | \$15.00 | \$15.00 |
| Incoming USD Wire to USD Account (in USD) | \$15.00 USD | \$15.00 USD | \$15.00 USD |
| Incoming USD Wire to CDN Account (in CAD) | \$15.00 | \$15.00 | \$15.00 |
| Wire Transfers - Outgoing | | | |
| Outgoing to other Canadian Financial Institutions | \$30.00 | \$30.00 | \$30.00 |
| Outgoing to other Credit Union | \$15.00 | \$15.00 | \$15.00 |
| Outgoing Wire to US Financial Institution | \$40 | \$40 | \$40 |
| Outgoing to other International Financial Institutions | \$50 | \$50 | \$50 |
| Recalls or Admendments | \$30.00 | \$30.00 | \$30.00 |
| Miscellaneous | | | |
| Research Fee / Bank Records (per hour or \$5 per item) | \$30.00 | \$30.00 | \$30.00 |
| Trace / Item – duplicate copy of account entry | \$5.00 | \$5.00 | \$5.00 |
| Any Trace Request Type excluding Bill Payments | \$15.00 | \$15.00 | \$15.00 |
| Dormant / Inactive Accounts | | | |
| On Closing | \$25.00 | \$25.00 | \$25.00 |
| Annual Charge | \$25.00 | \$25.00 | \$25.00 |

RRSP / RRIF / TFSA / RESP / LIRA / LIF

| | | | |
|--|--|-----|-----|
| RRSP Withdrawal Processing Fee (includes Classic Option withdrawals) | \$50.00 | N/A | N/A |
| RRIF, LIRA & LIF Withdrawal Processing Fee (Two free withdrawals per year in addition to the legislated scheduled payments. Each additional withdrawal \$25) | \$25.00 | N/A | N/A |
| Early Redemption Fee (partial or full). Per contract – excluding Aviso/Credential | \$50.00 | N/A | N/A |
| Transfer Out (per contract) - excluding Aviso/Credential | \$75.00 | N/A | N/A |
| Duplicate Receipt (special request) each | \$5.00 | N/A | N/A |
| RESP fees | Varies through Concentra, Aviso and subsidiaries | N/A | N/A |

Term Deposits

| | | | |
|---|---------|---------|---------|
| Early Redemption Fee (partial or full). – excluding Aviso/Credential | \$50.00 | \$50.00 | \$50.00 |
| Classic Option redemption (once per year) | N/A | N/A | N/A |

Loan / Mortgage Fees

| | | | |
|--|--|--|--|
| NSF/Late Loan Fee | \$45.00 | \$45.00 | \$45.00 |
| Payout of Dealer Finance Loan | \$25.00 | \$25.00 | \$25.00 |
| Encumbrance Agreement / Caveat Agreement | \$100.00 | * Please discuss with your Account Manager | * Please discuss with your Account Manager |
| Application Fee* *Fee must cover cost of searches, security registration, etc. | \$100.00 minimum | | |
| Letter of Credit | 1% of letter of credit amount (minimum of \$250) | | |
| Loan Amendment or Loan Extension | \$25.00 | | |
| Loan Security Amendment | \$100 | | |
| Repull of an AFT \$25.00 | \$25.00 | | |
| Appraisal Fee | As per Nationwide Appraisal Services | | |
| Mobile Home Registration Fee | \$65.00 | | |
| Interim Financing application (funding a new mortgage) | \$350.00 | | |
| Interim Financing application (not funding a new mortgage) | \$500.00 | | |
| Blend and Extend Mortgage (Renewal/Re-Advance) | \$200.00 | | |
| Mortgage Transfer Out | \$350.00 | | |
| Draw Mortgage for each Subsequent Advance | \$100.00 | | |
| Mortgage/Draw Mortgage Application Fee* * Fee must cover cost of searches, Equifax security registration, Land Title, City Online, etc. | \$250.00 minimum | | |
| Mortgage Amendment/Extension/Deferral | \$50.00 | | |
| Mortgage Postponement | \$200.00 | | |
| Home Equity Line of Credit Conversion – locking & unlocking | \$200.00 | | |

First Canadian Title Fees

| | | | |
|---------------------|-------------------------------------|--|--|
| Less than \$750,000 | Basic Premium - \$275 + 1.50\$/5000 | * Please discuss with your Account Manager | * Please discuss with your Account Manager |
| \$750,000 to \$1M | Basic Premium + \$100 | | |
| \$1M to \$1.5M | Basic Premium + \$250 | | |
| \$1.5M to \$2M | Basic Premium + \$350 | | |

Loan / Mortgage Fees - continued**First Canadian Title Fees**

| | | | |
|---|--------------------------|--|--|
| \$2M + | Basic Premium + \$103 | * Please discuss with your Account Manager | * Please discuss with your Account Manager |
| Re-Attendance Fee | \$25.00 | | |
| Cancellation Fee Prior to Commitment To Insure being issued | \$53.50 | | |
| Cancellation Fee After to Commitment To Insure being issued | \$125.00 | | |
| Blanket Mortgage/per additional property | \$55.00 | | |
| Postponement | \$15.00 | | |
| Survivorship | \$20.00 | | |
| Assignment of Rents | \$65.00 | | |