

# Financial Service Fees

As of February 1, 2024

The following fees are applied in Canadian dollars, except where explicitly noted as being charged in a foreign currency.

	CFCU Consumer	CFCU Business/ Agriculture	CFCU Community
<b>Customer Automated Fund Transfer (CAFT)</b>			
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 from batch submission	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
<b>Bill Payments</b>			
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
<b>Cheques</b>			
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
<b>Cheque Orders</b>			
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	N/A	\$25.00	\$25.00
"Rush" large cash orders (CUPS)	\$30.00	\$30.00	\$30.00

**Collection**

Collection Item - Incoming/Outgoing	\$25.00	\$25.00	\$25.00
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**Drafts / Official Orders:**

Canadian (except where included in package fees)	\$7.50	\$7.50	\$7.50
US & International Currency (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 from external FI/third party	\$45.00	\$45.00	\$45.00
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**Estate Fees**

Estate Account Set-up	\$225.00	N/A	N/A
Late/No Death Notification requiring tax slip refiling with CRA	Cost recovery of CRA charges	N/A	N/A
Specialized Estate Administration	\$275.00/hr + GST; min 1 hr charged	N/A	N/A
T3 Estate Preparation	\$275.00 + GST/ annual issuance	N/A	N/A

**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
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<b>Letters</b>			
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
<b>Member Card</b>			
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
<b>Membership Related Fees</b>			
Balance of Account Transfer	\$20.00	\$20.00	\$20.00
Closed accounts (90 days)	\$20.00	\$20.00	\$20.00
<b>Reopen closed account</b>			
Closed Relationship:			
Within 90 days	\$20.00	\$20.00	\$20.00
<b>Night Depository &amp; Safekeeping</b>			
Night Deposit (annual fee + GST)	\$50.00	\$50.00	\$50.00
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
<b>Overdraft</b>			
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

<b>Photocopy and Fax</b>			
Photocopy per page	\$1.00	\$1.00	\$1.00
Fax per page	\$1.00	\$1.00	\$1.00
<b>Requirement to Pay / Third Party Demands</b>			
Initial set-up fee	\$75.00	\$75.00	\$75.00
Remit fee	\$25.00	\$25.00	\$25.00
<b>Safety Deposit Box Rental</b>			
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
<b>Cost to drill new door / lock</b>			
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
<b>Statement / Imaging Fees</b>			
eStatement	Free	Free	Free
Paper Statement (except where included in account 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
<b>Stop-Payment</b>			
Details complete/incomplete CDN account (in CAD) / USD account (in USD)"	\$15.00	\$15.00	\$15.00
Lost or stolen Official Order	\$15.00	\$15.00	\$15.00
<b>Telephone (incoming call)</b>			
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 Amendments	\$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
Non-Resident Non-Reporting: CRA requested NIR instead of T5	Cost recovery of CRA charges	N/A	N/A

**Dormant / Inactive Accounts**

On Closing	\$25.00	\$25.00	\$25.00
Annual Charge	\$25.00	\$25.00	\$25.00

**REGISTERED PLANS - RRSP / RRIF / TFSA / FHSA / 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
FHSA Qualifying Withdrawal Processing Fee (waived for downpayment on a property with a cFCU mortgage)	\$50.00	N/A	N/A
FHSA Non-Qualifying Withdrawal Processing Fee	\$50.00	N/A	N/A
Registered Plan Early Redemption Fee (partial or full). Per contract – excluding Aviso/Credential	\$50.00	N/A	N/A
Registered Plan Transfer Out (per contract); unless waived for members with cFCU Wealth Advisor account(s)	\$75.00	N/A	N/A
Registered Plan Duplicate Receipt (special request) each	\$5.00	N/A	N/A
RESP fees	Pricing varies based on account type.	N/A	N/A

**Term Deposits**

Early Redemption Fee (partial or full). – excluding Aviso/Credential	\$50.00	\$50.00	\$50.00
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Classic Option redemption (once per year)	Free	N/A	N/A
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**Loan / Mortgage Fees**

NSF/Late Loan Fee	\$45.00	\$45.00	\$45.00
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Payout Statements	First request free; \$25 per subsequent updated request on same loan	First request free; \$25 per subsequent updated request on same loan	First request free; \$25 per subsequent updated request on same loan
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Payout of Dealer Finance Loan	\$25.00	\$25.00	\$25.00
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Encumbrance Agreement / Caveat Agreement	\$100.00	* Contact your Account Manager for fee estimate	* Contact your Account Manager for fee estimate
Application Fee	\$0.00		

Appraisal Fee	As per Nationwide Appraisal Services
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Letter of Credit	1% of letter of credit amount or minimum of \$250, whichever is greater.
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Loan Amendment or Loan Extension	\$25.00
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Loan Security Amendment	\$100
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Discharge Filing Fee	\$10.00 + GST
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Late Reporting Fee	N/A
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Repull of an AFT	\$25.00
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Mobile Home Registration Fee	\$65.00
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Interim Financing application (funding a new mortgage)	\$350.00
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Interim Financing application (not funding a new mortgage)	\$500.00
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Blend and Extend Mortgage (Renewal/Re-Advance)	\$0.00
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Mortgage Transfer Out	\$350.00
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Draw Mortgage for each Subsequent Advance	\$100.00
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Draw Mortgage Application Fee* * Fee must cover cost of searches, Equifax security registration, Land Title, City Online, etc.	Actual 3 <sup>rd</sup> party fees incurred* or \$250.00 minimum, whichever is greater
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Mortgage Amendment/Extension/Deferral	\$50.00
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Mortgage Postponement	\$200.00
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Home Equity Line of Credit Conversion – locking & unlocking	\$200.00
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**Loan / Mortgage Fees - continued****First Canadian Title Fees**

Less than \$750,000	Basic Premium - \$275 + \$1.50 / \$5000	* Contact your Account Manager for fee estimate	* Contact your Account Manager for fee estimate
\$750,000 to \$1M	Basic Premium +\$100		

**First Canadian Title Fees (Continued)**

\$1M to \$1.5M	Basic Premium +\$250	* Contact your Account Manager for fee estimate	* Contact your Account Manager for fee estimate
\$1.5M to \$2M	Basic Premium +\$350		
\$2M +	Basic Premium + \$103		
Assignments of Rents	\$65.00		
Blanket Mortgage/per additional property	\$55.00		
Cancellation Fee Prior to Commitment To Insure being issued	\$53.50		
Cancellation Fee After to Commitment To Insure being issued	\$125.00		
Credit Facility Standby	N/A		
City Online Request	Cost + GST		
Land Title Search	\$10.50 + GST		
Postponement	\$25.00		
PPSA	\$10.50 + GST		
Re-Attendance Fee	\$20.00		
Survivorship	\$20.00		

**Member Card**

Replacement card after 2 cards free/year limit	\$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