

Sundry Service Fees

Effective Date: November 1, 2020

Safety Deposit Box Fees/Year ^{+GST/PST}

1.5 x 5 - \$55	2.5 x 5 - \$70
3.5 x 5 - \$75	5 x 5 - \$125
2.5 x 10 - \$125	5 x 10 - \$200
8 x 10 - \$300	10 x 10 - \$300
Box Drilling - \$150 + cost	Key replacement - \$30

Funds Transfers

Wire transfers incoming (CAD)	\$15
Wire transfers incoming (USD)	\$20
Wire transfers outgoing	\$50 in wire currency
Wire recall/modifications/traces	\$50 in wire currency

Miscellaneous Fees – Business

New AFT Application (Originator ID)	\$200 initial set up
Additional AFT Application (Originator ID)	\$65
AFT Hard Token	\$15/token
AFT Soft Token	No Charge
AFT Automatic Release File Transmittal Fee (per month)	\$40
AFT Manual Release File Transmittal Fee (per transmittal)	\$7.50
AFT Trace Request	\$20
Mass Error Corrections and Recalls and Returns	\$50
SBMD Invoicing	\$5.00/month
Cash order withdrawal >\$3,000	\$1.50/\$1,000
Night deposit bags per 100	\$35 ^{+ GST/PST}
Safekeeping agreement	\$100
White label ATM order	\$5/100 notes

Miscellaneous Fees - All Accounts

Account closed within 6 months	\$30
Balance of account	\$30
Bill payment trace <18 months	\$15/item
Bill payment trace >18 months	\$25 min/ \$50 per hr.
Bill payment in branch	\$3.50
Chargeback fee	\$20
Collection item: incoming/outgoing	\$30
Deposit Anywhere – Chargeback Fee	\$50
Disconnect Tap	\$15
Dormant accounts	\$5.00/month
In-house cheques	\$5 per page
NSF Fee	\$50
Official cheques CAD & USD	\$10
Overdraft fee	\$10
Personal cheque order	Cost



Record (voucher) search	\$25 min/ \$50 per hr.
Foreign Currency (not USD)	\$2.50
Replacement MemberCard	\$10
Registered product transfer out	\$100
Request for information	\$25 min/ \$50 per hr.
Monthly Statement reprinting	\$5 per month
US cheque drawn on CDN account	\$25
Estate Account Maintenance	\$10 per month
Sundry Member Services (estate administration, rolling coin etc.)	\$50 per hr. (<i>prorated as applicable</i>)

ATM Fees

Interac®	\$2.50
US Locations	\$5.00
International	\$5.00

Stop Payments

Full/partial details	\$17.50
Online	\$17.50

Transfers

Assisted telephone transfer	\$7.50
Assisted inter-member transfer	\$7.50
System transfer to cover overdraft	\$2.50
Interac® eTransfers	\$1.50

Mortgages

Construction Mortgage Fee	\$975
Mortgage Discharges	\$75
Mortgage Advance	\$100
Letter of interest	\$25 min/ \$50 hr.
First Canadian Title	Cost
Title Search	\$25
Payment Extension/Alteration	\$35
Late Payment Fee	\$50

Personal Loans

PPSA Search	\$12
Payment Extension/Alteration	\$35
Late Payment Fee	\$50

Business Loans

Late Payment Fee	\$50
Mortgage Renewal Fee	\$100
Discharge Mortgage	Min. \$150
Bank Confirmations	\$45

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