

Sundry Service Fees

Effective Date: July 1, 2023



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 - \$300	Key replacement - Cost, min \$20

Funds Transfers

Wire transfers incoming (CAD)	\$15
Wire transfers incoming (USD)	\$15
Wire transfers outgoing	\$45 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	\$25 ^{+ GST/PST}
Night deposit replacement key	Cost, min \$20
Safekeeping agreement	\$100
White label ATM order	\$5/100 notes

Miscellaneous Fees - All Accounts

Account closed within 90 days	\$25
Balance of account	\$25
Bill payment trace <18 months	\$10/item
Bill payment trace >18 months	\$10/item
Chargeback fee	\$7
Collection item: incoming/outgoing	\$30
Deposit Anywhere – Chargeback Fee	\$7
Disconnect Tap	No Charge
Dormant accounts	\$5.00/month
Dormant accounts < \$100 balance	Balance of account
In-house cheques	\$3 per page
NSF Fee	\$48
Official cheques CAD & USD	\$10
Overdraft fee	\$5 /item + interest
Personal cheque order	Cost
Record (voucher) search	\$15 min/ \$30 per hr.

Replacement MemberCard	1st card free/year, then \$5
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	\$20
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®	\$2.00
US Locations	\$4.00
International	\$4.00

Stop Payments

Full/partial details	\$15
Online	\$15

Transfers

Assisted telephone transfer	\$5
Assisted inter-member transfer	\$5
System transfer to cover overdraft	\$5
Interac® eTransfers	\$1.25

Mortgages

Blend and Extend	\$200
Construction Mortgage Fee	\$750 if less than \$500,000, \$1,000 if over \$500,000
Construction Mortgage Extension	\$500
Mortgage Discharges (Standard & Mobile Home)	\$75
Mortgage Advance	\$100
Mortgage Transfer (to another institution)	\$75
Letter of interest	\$25
First Canadian Title	Cost
Title Search	\$25
Payment Extension/Alteration	\$25
Late Payment Fee	\$48

Personal Loans

PPSA Search	\$15
Payment Extension/Alteration	\$25
Late Payment Fee	\$48

Business Loans

Late Payment Fee	\$48
Mortgage Renewal Fee	\$100
Discharge Mortgage	Min. \$150
Bank Confirmations	\$45