

Beem Service Fees

EFFECTIVE FEBRUARY 1, 2025



Safety Deposit Box Fees/Year +GST/PST	Current Fee	Fee Effective Feb 1, 2025
Medium (2.5" x 5")	\$70.00	\$75.00
Key replacement	Cost, min \$20.00	Cost, min \$25.00

Funds Transfers		
Wire transfers incoming (CAD)	\$15.00	\$25.00
Wire transfers incoming (USD)	\$15.00	\$30.00
Wire transfers incoming (other countries)	\$15.00	\$25.00
Wire transfers outgoing	\$45 in wire currency	\$50.00 in wire currency
Wire recal/modifications/traces	\$50 in wire currency	\$40.00

Miscellaneous Fees - All Accounts		
Balance of account	\$25.00	\$25.00 if applicable
Bill payment trace <12 months	\$10.00/item	\$20.00/item
Bill payment trace >12 months	Not currently offered	\$30.00/item
Chargeback fee (including Deposit Anywhere)	\$7.00	\$10.00
Collection: Foreign Fund Cheque	Not currently offered	\$40.00 plus any applicable bank fees
NSF Fee	\$48.00	\$45.00
Replacement MemberCard	1st card free/year, then \$5.00	1st card free/year, then \$10.00
Request for information	\$25 min/ \$50 per hour	\$15 min/\$30 per hour
Cheque drawn on non-chequing account	\$10.00	\$10.00
Duplicate Tax Slips	\$5.00 in branch printing	\$5.00 in branch printing
Demand on Third Parties	\$40.00	\$40.00
Reference Letters (account balance/bank verification/interest earned)	\$30.00	\$30.00

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Account Fees	Current Fee	Fee Effective Feb 1, 2025
Personal: Transaction overlimit fee	\$1.25	\$1.00
Personal: Paper statement with cheque imaging	\$4.00/month	\$3.00/month
Mortgages		
Appraisals/Inspections/Assumptions	Cost	Cost
Blend and Extend	\$200.00	\$150.00
Mortgage Penalty	3 months interest or interest differential	3 months interest or interest differential
Mortgage Advance (Includes 1 Landcor)	\$100.00	\$165.00
Letter of interest	\$25.00	\$30.00
Title Search	\$25.00	\$35.00
Late Payment Fee	\$48.00	\$45.00
Landcor Search Fee (Does not include market rent)	\$50.00	\$50.00
Lien Searches	\$15.00	\$15.00
Mobile Home Redocumentation Fee	\$500.00	\$500.00
Property Tax Search	\$150.00 (Tax Certificate Only)	\$150.00 (Tax Certificate Only)
The Works or CreditMaster	\$165.00	\$165.00
Land Only Financing Fee	1% fee	1% fee
Construction Mortgage	1-1.5% fee	1-1.5% fee
Construction Mortgage Extension Fee	\$500	\$500 – 1% of approved mortgage (pro-rated based on length of extension)

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Personal Loans	Current Fee	Fee Effective Feb 1, 2025
PPSA Search	\$15.00	\$25.00 and \$5.00/year
Late Payment Fee	\$48.00	\$45.00
Equity Lending/NIQ Lending	1% - 1.5%	1% - 1.5%
Personal Loan Consolidation Fee	1% admin fee (Min \$50.00)	1% admin fee (Min \$50.00)
Loan Redocumentation	\$50.00	\$50.00
Release of Personal Covenant	\$75.00	\$75.00
Changes to Registration	\$25.00	\$25.00

Business Loans		
Late Payment Fee	\$48.00	\$45.00
Mortgage Renewal Fee	\$100.00	1/10 of 1% of mortgage (\$84 min, \$400 max)
Mortgage Transfer (To another institution)	\$200.00	\$200.00
Discharge Mortgage	Min. \$150	\$200.00
Bank Confirmations	\$45.00	\$15 min/\$30 per hour