

# Beem Service Fees

EFFECTIVE FEBRUARY 1, 2025 (North Peace Savings)



## Safe deposit box fees/year <sup>+gst</sup>

Service	Fee
Small (1.5" x 5")	\$55.00
Medium (2.5" x 5", 3.5" x 5")	\$75.00
Large (5" x 5", 2.5" x 10")	\$125.00
X-Large (5" x 10")	\$200.00
XX-Large (8" x 10", 10" x 10")	\$300.00
Key replacement	Cost, min \$25.00
Box drilling	\$300.00

## Funds transfers

Service	Fee
Incoming wire transfer (CAD)	\$25.00
Incoming wire transfer (USD)	\$30.00 USD
Incoming wire transfer (other countries)	\$25.00
Outgoing wire transfer – Canadian funds	\$50.00
Outgoing wire transfer – US funds	\$50.00 USD
Outgoing wire transfer – International funds	\$50.00
Wire recall/modifications/traces	\$40.00

## Account fees

Service	Fee
Personal spend account: transaction overlimit fee	\$1.00
Business spend account: transaction overlimit fee	\$1.25
Personal: paper statement with cheque imaging	\$3.00/month
Business: paper statement fee with cheque imaging	\$5.50/month
Monthly Statement reprinting	\$5.00/month

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## Miscellaneous fees - all accounts

Service	Fee
Membership closed within 90 days	\$25.00
Balance of account	\$25.00 if applicable
Bill payment trace <12 months	\$20.00/item
Bill payment trace >12 months	\$30.00/item
Cash Cheque for non-member	\$8.00
Chargeback fee (including Deposit Anywhere)	\$10.00
Collection item: incoming/outgoing	\$30.00
Collection: Foreign Fund Cheque	\$40.00 plus any applicable bank fees
Dormant accounts	\$5.00/month
Dormant accounts closed < \$100.00 balance	Balance of account
Garnishees	\$40.00
In-house cheques	\$3.00/page
Item search – after 90 days	\$15.00 min/\$30.00 per hour
Item Search – within 90 days	\$15.00 min/\$30.00 per hour
NSF fee	\$45.00
Returned Items (other than NSF)	\$5.00
Official cheques/draft/certified cheque (CAD & USD)	\$10.00
Overdraft fee	\$5.00 /item + interest
Record (voucher) search/request for information	\$15.00 min/ \$30.00 per hour
Replacement MemberCard	1st card free/year, then \$10.00
Registered product transfer out	\$100.00
US cheque drawn on CDN account	\$20.00
Estate account maintenance	\$10.00/month
Cheque drawn on non-chequing account	\$10.00
Duplicate tax slips	\$5.00 in branch printing
Demand on third parties	\$40.00
Reference letters (account balance/bank verification/interest earned)	\$30.00

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## Miscellaneous fees - Business

Service	Fee
New AFT application (Originator ID)	\$200.00
Additional AFT application (Originator ID)	\$65.00
AFT hard token	\$15.00/token
AFT soft token	Free
AFT automatic release file transmittal fee (per month)	\$40.00
AFT manual release file transmittal fee (per transmittal)	\$7.50
AFT trace request	\$20.00
Mass error corrections/recalls/returns	\$50.00
SBMD invoicing	\$5.00/month
Cash order withdrawal >\$3,000	\$1.50/\$1,000
Night deposit bags per 100	\$25.00 + GST
Night deposit replacement key	Cost, min \$20.00
Safekeeping agreement (Letters of Credit)	\$100.00 or 1% of principal (higher of)
White label ATM order	\$5.00/100 notes
Bank confirmations	\$15.00 min/\$30.00 per hour

## ATM fees

Service	Fee
Interac®	\$2.00
US Locations/International	\$4.00

## Stop payments

Service	Fee
Full/partial details	\$15.00
Online	\$15.00

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## Transfers

Service	Fee
Assisted telephone transfer	\$5.00
Assisted inter-member transfer	\$5.00
System transfer to cover overdraft	\$5.00

## Mortgages

Service	Fee
Appraisals/inspections/assumptions	Cost
Blend and extend	\$150.00
Construction mortgage fee	1% of principal
Construction mortgage extension	\$500.00 – 1% of approved mortgage (prorated based on length of extension)
Credit Union seal	\$100.00
Mortgage discharges (standard & mobile home)	\$75.00
Mortgage transfer (to another institution)	\$75.00
Letter of interest paid	\$30.00
First Canadian Title	Cost
Title search	\$35.00
Payment extension/alteration	\$25.00
Late payment fee	\$45.00
Short term documentation fee (bridge financing and loans under 6 months)	½ of 1% (\$25.00 min)
Lien searches	\$15.00
Landcor search fee (does not include market rent)	\$50.00
Mobile home redocumentation fee	\$500.00
Member mortgage or mortgage secured LOC letter	\$30.00

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Property tax search	\$150.00 (Tax Certificate Only)
The Works or CreditMaster (Mortgage Advance)	\$165.00 (includes 1 Landcor)
Land only financing fee	1% of principal

## Personal loans

Service	Fee
PPSA search	\$25.00 and \$5.00/year
Changes to registration	\$25.00
Payment extension/alteration	\$25.00
Late payment fee	\$45.00
Equity lending	1.5% of principal
NIQ (Non-Income Qualifying) lending	1% of principal
Personal loan consolidation fee	1% admin fee (min \$50.00)
Loan re-documentation	\$50.00
Release of personal covenant	\$75.00

## Business loans

Service	Fee
Late payment fee	\$45.00
Mortgage renewal fee	1/10 of 1% of mortgage (\$84.00 min, \$400.00 max)
Mortgage transfer (to another institution)	\$200.00
Discharge mortgage	\$200.00
Letter of credit application setup fee	\$100.00 or 1% of principal (higher of)
Letter of credit annual renewal fee	\$100.00 or 1% of principal (higher of)
Searches (member request)	\$15.00 min/\$30.00 per hour