

Beem Service Fees

EFFECTIVE JUNE 1, 2025



Safe deposit box fees/year*

Box size (inches)	Fee
Small (1.5" x 5", 2" x 5", 2.5" x 4.5")	\$55.00
Medium (1.25" x 10", 2.5" x 5", 2.5" x 5.5", 3" x 5", 3.5" x 5")	\$75.00
Med-Large (4" x 5.5", 4.75" x 4.75")	\$100.00
Large (5" x 5", 2.5" x 10", 2.5" x 10.5", 5" x 5.5", 3" x 10")	\$125.00
X-Large (5" x 10", 5" x 10.5")	\$200.00
XX-Large (8" x 10", 10 x 10")	\$300.00
Key replacement	Cost, min \$25.00 ^{+gst/pst}
Box drilling	\$300.00

*All box fees are subject to GST & PST. Members 60+ receive a \$10 discount on all box sizes.

Wire transfer fees

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

Account fees

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

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Miscellaneous fees - all accounts

Service	Fee
Balance of account transfer (outgoing)	\$25.00 if applicable
Bank confirmations	\$15.00 min/\$30.00 per hour
Bill payment trace <12 months	\$20.00/item
Bill payment trace >12 months	\$30.00/item
Canada Savings Bonds sent on collection	\$125.00
Cash cheque for non-member	\$8.00
Chargeback fee (including mobile deposit)	\$10.00
Cheque drawn on non-chequing account	\$10.00
Collection item: incoming/outgoing	\$30.00
Demand on third parties	\$40.00
Dormant accounts	\$5.00/month
Dormant accounts closed	\$100.00
Duplicate tax slips	\$5.00
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
Membership closed within 90 days	\$25.00
Non-member certified cheque (conditions apply)	\$20.00
Non-Sufficient funds fee	\$45.00
Official cheque/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
Reference letters (account balance/interest earned/bank confirmation)	\$30.00
Registered product transfer out (full or partial transfer)	\$100.00
Replacement MemberCard	1st card free/year, then \$10.00
Returned Items/rejected clearing item (other than NSF)	\$5.00
US cheque drawn on CDN account	\$20.00

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Miscellaneous fees - business

Service	Fee
New AFT application (Originator ID)	\$300.00 (\$150.00 + \$150.00 application fee)
Additional AFT application (Originator ID)	\$75.00
AFT hard token	\$75.00
AFT soft token	Free
AFT automatic release file transmittal tee (per month)	\$45.00
AFT manual release file transmittal fee (per transmittal)	\$7.00
AFT trace request	\$15.00
Mass error corrections/recalls/returns	\$7.50/file, plus item fee
AFT per transaction	\$0.10
AFT Test Files	\$20.00 per test file
Cash request – coin	Sell: 1% member, 2% non-member; Buy: \$1 per block
Cash order withdrawal > \$3,000	\$1.50 / \$1,000
Closing account within 6 months	\$25.00
Deposit book for non-business account	\$5.00 ^{+gst/pst}
Night deposit bags per 100	\$25.00 ^{+gst/pst}
Night deposit key/card	\$15.00/year ^{+gst/pst}
Night deposit replacement key/card	Cost, min \$25.00 ^{+gst/pst}
Online banking (monthly fee) – BOB	\$25.00/month
Signer changes at the annual review period	One free change of signers per year (Jan – Dec)
Signer changes outside of the annual review period	\$100.00
Signer changes – if ALL signatures have not been obtained within 30 days	\$100.00
White label ATM order (additional conditions may apply)	\$5.00/100 notes

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Foreign exchange services

Service	Fee
Purchasing foreign currency	\$20.00* (plus exchange rate)
Selling foreign currency	\$20.00* (plus exchange rate)
Foreign currency returns (within 5 days of order)	\$20.00* (plus exchange rate)
Armoured car fee (currency orders over \$40,000)	Minimum \$80.00

*Fee is per \$10,000 CAD equivalent.

ATM fees

Service	Fee
Interac®/Non-CU ATM	\$2.00
US Locations/International/Cirrus	\$4.00

Stop payments

Service	Fee
Full/partial details (in branch/over the phone)	\$15.00
Online	\$15.00

Transfers

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

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Mortgages

Service	Fee
Appraisals/Inspections/Assumptions	Cost
Blend and extend fee	\$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/Land title documents requiring credit union authorizations (covenants, priority agreements, etc)	\$100.00
Equity lending	1.5% of principal
First Canadian Title	Cost
Land only financing fee	1% of principal
Landcor search fee (does not include market rent)	\$50.00
Late payment fee	\$45.00
Letter of interest paid	\$30.00
Lien searches	\$15.00
Mortgage discharges (standard & mobile home)	\$75.00
Mortgage transfer (to another institution)	\$75.00
Mobile home redocumentation fee	\$500.00
Member mortgage or mortgage secured LOC letter	\$30.00
NIQ (non-income qualifying) lending	1% of principal
Payment extension/alteration/modification	\$25.00
Property tax search	\$150.00 (Tax Certificate Only)
Short term documentation fee (bridge financing and loans under 6 months)	½ of 1% (\$25 min)
The Works or CreditMaster (mortgage advance)	\$165.00 (includes 1 Landcor)
Title search	\$35.00

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Personal lending

Service	Fee
Changes to registration	\$25.00
Late payment fee/delinquent loan notice	\$45.00
Lien searches	\$15.00
Loan re-documentation	\$50.00
Payment extension/alteration/modification	\$25.00
Personal loan consolidation fee	1% admin fee (Min \$50.00)
PPSA registration and searches	\$25.00 and \$5.00/year
Release/discharge of personal covenant	\$75.00

Business loans

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