



The better way to bank

SERVICE CHARGE AND FEES SCHEDULE

#	Type	Item	Charge
1	Account Closure	Account closed within 90 days	FREE
2	Account Closure	Account reactivated within 90 days	FREE
3	Account Type	<i>my</i> Business Account Level 1 - 25 Transactions	\$12.50
4	Account Type	<i>my</i> Business Account Level 2 - 50 Transactions	\$35.00
5	Account Type	<i>my</i> Business Account Level 3 - 75 Transactions	\$52.00
6	Account Type	<i>my</i> Business Account Level 4 - 125 Transactions	\$75.00
7	Account Type	<i>my</i> Business Account Level 5 - 250 Transactions	\$125.00
8	Account Type	<i>my</i> Chequing	\$4.00
9	Account Type	<i>my</i> Chequing Plus	\$11.50
10	Account Type	<i>my</i> Chequing Unlimited	\$16.95
11	Account Type	<i>my</i> Chequing Unlimited Plus	\$27.00
12	Account Type	<i>my</i> Chequing Senior (if coded as <i>my</i> Chequing, otherwise 25% discount all other Chequing Account Types)	FREE
13	Account Type	<i>my</i> Chequing Student	FREE
14	Account Type	<i>my</i> Chequing Youth	FREE
15	Account Type	<i>my</i> Community Account Level 1 - 30 Transactions	FREE
16	Account Type	<i>my</i> Community Account Level 2 - 50 Transactions	\$14.00
17	Account Type	<i>my</i> Community Account Level 3 - 75 Transactions	\$17.00
18	Account Type	<i>my</i> Community Account Level 4 - 125 Transactions	\$40.00
19	Account Type	<i>my</i> Co-op Account	FREE
20	Account Type	<i>my</i> eChequing	\$11.95

#	Type	Item	Charge
21	Account Type	<i>my</i> Savings	FREE
22	Account Type	<i>my</i> TFSA High Interest Savings	FREE
23	Account Type	<i>my</i> Chequing US	FREE
24	Account Protector	Commercial Overdrafts (per thousand)	\$5.00
25	Account Protector	Unauthorized Overdrafts (per interest)	\$5.00
26	Card Replacement	Regular Mail or In Branch	FREE
27	Card Replacement	Rush Card – Special Circumstances	FREE
28	Clearing Items	Chargeback, Member's Cheque	\$15.00
29	Clearing Items	Chargeback, Third Party on Commercial Account	\$12.00
30	Clearing Items	Chargeback, Third Party on Personal Account	\$7.00
31	Clearing Items	Cheque Retrieval (After 2012)	\$5.00
32	Clearing Items	Cheque Retrieval (Before 2012)	\$40.00
33	Clearing Items	Voucher Retrieval (within one year)	\$5.00
34	Clearing Items	Voucher Retrieval (outside one year)	\$30.00
35	Clearing Items	Foreign Currency Cheque Processing (other than USD) to be sent on collection by Finance Dept.	\$25.00
36	Clearing Items	Unqualified or Non-encoded cheque or PAP	\$5.00
37	Clearing Items	NSF, Personal per Item	\$10.00
38	Clearing Items	NSF, Commercial per Item	\$45.00
39	Clearing Items	Pre-authorized Payment Set-up or Changes	FREE
40	Clearing Items	Rush Cheque, per Item	\$1.50
41	Coin/Currency Req	Bills – per bundle of 100 or less	\$1.00
42	Coin/Currency Req	Bills – per bundle of 100 or more	\$1.50

#	Type	Item	Charge
43	Coin/Currency Req	Members: Coin – per roll	\$0.10
44	Coin/Currency Req	Non-Members: Coin – per roll	\$0.15
45	Commercial Loans	Bank Confirmation Fee	\$50.00
46	Commercial Loans	Commercial Credit Rating	\$20.00
47	Commercial Loans	Late Reporting Fee	\$100.00
48	Commercial Loans	Letters of Credit: 0.5% to 2% (or minimum)	\$250.00
49	Commercial Loans	Loan Application and Review Fee (minimum)	\$100.00
50	Commercial Loans	Loan Audit – Interest Verification Letter	\$50.00
51	Commercial Loans	Loan Renewal Fee (minimum)	\$100.00
52	Commercial Loans	Margining Fee	\$50.00
53	Commercial Loans	Monthly Line of Credit Administration Fee (minimum)	\$20.00
54	Commercial Loans	PPSA Registration (minimum)	\$100.00
55	Concentra Financial	Completion of T3 tax returns for estates (per return)	\$150.00
56	Concentra Financial	Estate Processing (per hour)	\$200.00
57	Inactive Membership	Monthly Inactive Membership (excluding My Youth Chequing)	\$2.00
58	Interac® eTransfer	Cancellation	FREE
59	Interac® eTransfer	Incoming	FREE
60	Interac® eTransfer	Outgoing	\$1.50
61	Online Banking	Personal Access	FREE
62	Online Banking	Small Business Access	FREE
63	Night Depository	CUA Branch Locations – if key is required (annually)	\$85.00
64	Official Cheque	Certified Cheque (non-member)	\$15.00

#	Type	Item	Charge
65	Official Cheque	Canadian Draft	\$7.50
66	Official Cheque	US\$ Draft	\$7.50
67	Personal Loans	Amortization Schedule	FREE
68	Personal Loans	Credit Bureau	FREE
69	Personal Loans	CUMIS Insurance Refund	\$35.00
70	Personal Loans	Mortgage Assignment	\$25.00
71	Personal Loans	Mortgage Release	\$250.00
72	Personal Loans	Mortgage Renewal	FREE
73	Personal Loans	PPSA Discharge	\$50.00
74	Personal Loans	PPSA Registration (minimum)	\$100.00
75	Personal Loans	PPSA Renewal (additional \$8.50 for each year)	\$18.50
76	Personal Loans	PPSA Search	\$20.00
77	Personal Loans	Loan Deferment Fee	\$30.00
78	Post Dated Cheques	Annual (12 monthly cheques)	\$12.00
79	Post Dated Cheques	Single Cheques	\$3.00
80	RRSP/RRIF	Accounts Closed During Year 1	\$50.00
81	RRSP/RRIF	Accounts Transfer	\$75.00
82	RRSP/RRIF	Special withdrawal from locked in RRSP	\$100.00
83	RRSP/RRIF	Unlocking of locked in RRSP (LIF Conversion)	\$150.00
84	RRSP/RRIF	Withdrawals	\$50.00
85	Safe Deposits Boxes	1.5 x 5	\$55.00
86	Safe Deposits Boxes	2.5 x 5 or 3.5 x 5	\$70.00

#	Type	Item	Charge
87	Safe Deposits Boxes	2.5 x 10	\$125.00
88	Safe Deposits Boxes	5 x 5	\$120.00
89	Safe Deposits Boxes	5 x 10	\$125.00
90	Safe Deposits Boxes	10 x 15	\$325.00
91	Safe Deposits Boxes	Drilling Cost	\$185.00
92	Safe Deposits Boxes	Key Replacement	\$50.00
93	Statement	In-Branch	FREE
94	Statement	Online Banking (e-Statement)	FREE
95	Statement	Monthly Paper Statement	\$3.00
96	Statement	Official Deposit Statement	\$35.00
97	Stop Payment	Per Item	\$15.00
98	Transaction	Transfer – Automatic (non-sufficient funds)	\$5.00
99	Transaction	Debit Transaction – Personal	\$1.00
100	Transaction	Bill Payment – In-Branch (non-member)	N/A
101	Transaction	Bill Payment – Personal, In-Branch & Self-Serve (ATM, Mobile)	\$1.00
102	Transaction	Direct Payment, Pre-authorized Payment – Personal	\$1.00
103	Transaction	Transfer/Withdrawal – Personal, In-Branch & Self-serve (ATM, Mobile)	\$1.00
104	Transaction	Transfer – Scheduled, Personal	\$1.00
105	Transaction	Debit Transaction – Commercial	\$1.20
106	Transaction	Bill Payment – Commercial, In-Branch & Self-Serve (ATM, Mobile)	\$1.20
107	Transaction	Deposit – Commercial	\$1.20
108	Transaction	Cheque withdrawal (Personal and Commercial)	\$1.20

#	Type	Item	Charge
109	Transaction	Direct Payment, Pre-authorized Payment - Commercial	\$1.20
110	Transaction	Transfer – Scheduled, Commercial	\$1.20
111	Transaction	Transfer/Withdrawal – Commercial , In-Branch & Self-serve (ATM, Mobile)	\$1.20
112	Transaction	Telephone Bill Payment – (Personal or Commercial)	\$1.00
113	Transaction	Telephone Transfer – Telephone (Personal or Commercial)	\$0.90
114	Transaction	Savings Account	\$1.50
115	Transaction	my eChequing – In-Branch	\$1.50
116	Transaction	TFSA Withdrawals	FREE
117	Transaction - ATM	Own ATM	\$1.00
118	Transaction – ATM	Cirrus Network ATM	\$3.00
119	Transaction – ATM	EXCHANGE ® / Acculink ® ATM	\$1.00
120	Transaction – ATM	PLUS ® Network ATM	\$3.00
121	Transaction – ATM	Interac ® Network ATM transaction	\$1.70
122	Wire Transfer	Per Item	\$36.00

Last Reviewed / Updated: April 1, 2026.