

# General Service Fees



## Alberta Gaming & Liquor Commission (AGLC)

Initial Set Up (Sign Up) Fee		\$100.00
AGLC Monthly Account Fee	Unlimited Payments	\$75.00

## Bank Confirmations

Audit Verification / Bank Confirmations		\$50.00
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## Bill Payments

Bill Payment Recalls	Member Error / Request	\$30.00
Member Initiated Trace		\$30.00
Rejected Electronic Bill Payment		\$20.00

## Drafts & Official Cheques

Credit Union Official Cheque		\$7.50
US Official Draft (US Currency)		\$7.50

## eBusiness Member CAFT

Initial Set Up (Sign Up) Fee		\$100.00
CAFT Monthly Account Fee	Up to \$20,000 (minimum fee)	\$25.00
	Up to \$49,999	\$35.00
	\$50,000 and over	\$55.00
Temporary Increase Fee	Includes corresponding decrease	\$50.00
Permanent File Limit Change		\$25.00
Late File Release		\$10.00
Recall File After Release		\$50.00
Change User	Up to 4 at one time	\$15.00

## Foreign Currency

Convert USD to CAD	Current Exchange Rate	N/C
Special Foreign Currency Order	Current Exchange Rate Plus	\$10.00
Foreign Currency Order Cancellation	Current Exchange Rate Plus	\$10.00

## Inactive Account Notices

1 Year		\$10.00
2 - 3 Years		\$20.00
4+ Years		\$50.00

## Investment Transfers

Manual Investment Transfer within EnCU		N/C
RSP Transfer	Out of EnCU	\$50.00 / transfer
RIF Transfer	Out of EnCU	\$50.00 / transfer
TFSA Transfer	Out of EnCU	\$50.00 / transfer
AgrilInvest Transfer	Out of EnCU	\$50.00 / transfer
Non-Registered Investment Transfer	Out of EnCU	\$25.00 / transfer

## Lending Services

Business Member Credit Check		\$15.00 / request
Late Payment Fee		\$40.00
Loan Renewal Notices	1st	N/C
	2nd	\$20.00
	3rd	\$30.00

## Member Cards

Initial Card	Including System Generated Reissue	N/C
Disable Flash		\$15.00
Replacement Card	Before Expiry at Member Request	\$15.00
PIN Setup / Change		N/C
Card Rush Order		\$50.00

## Member Services

Account History Printout		\$2.00
Commissioner of Oaths		N/C
Fax	First Page	\$3.00
	Subsequent Pages	\$1.50 per page
Photocopying		\$1.00 per page

## Miscellaneous Fees

Balance of Account	To another Credit Union	N/C
	To another Financial Institution	\$25.00
Certified Cheque	Member	\$10.00
	Non-Member	\$25.00
Closed Account	Within 90 days of Opening	\$25.00
Cheque Cashed for Non-Member	Drawn on our Member	\$25.00 per item
Personal Account Counter Cheques Printed	4 Cheques (minimum)	\$6.00
	12 Cheques	\$15.00
	24 Cheques	\$25.00
	48 Cheques	\$35.00
	100 Cheques	\$45.00
Personal Cheque Wallets		N/C
Personal Cheque Registers		N/C
Business/Agricultural Account Counter Cheques Printed	2 Cheques (to void for banking info only)	\$4.00
	12 Cheques (minimum)	\$15.00
	50 Cheques	\$50.00
	100 Cheques	\$90.00
	200 Cheques	\$120.00
Business/Ag. Cheque Binders	Available by Order	\$25.00
Count and Roll Member Coin	Wainwright Branch Only	\$10.00 per \$100 rolled
Deposit Books	Generic	N/C
Duplicate Tax Receipts / Tax Slips	(T5, RSP Receipt, NR4)	\$10.00
Personalized Cheques	Davis & Henderson	COST
Post-Dated Cheque Processing		\$10.00
Processing Unqualified Item		\$10.00
Closed Account AFT or Cheque Swapped to an Open Account		\$20.00

### Miscellaneous Fees - Continued...

Reversal of AFT Payment		\$40.00
Loan Payment Returned	(NSF, Payment Stopped, etc.)	\$45.00
Night Deposit Bags	Plastic Disposable (pkg of 100 bags)	\$30.00
Stop Payment	Full Details - Cheque	\$15.00
	Partial Details - Cheque	\$25.00
	AFT	\$25.00
	Stop All - 90 Days	\$50.00
	Ongoing Stop All (Max. 1 Year)	\$50.00 per month
	US Accounts	\$25.00 USD
Third Party Demand / Requirement to Pay		\$50.00
USD Cheque Included in a Prepared Deposit to a CAD Account		\$15.00 per item
USD Cheque Written on a CAD Account		\$20.00 per item

### Overdrafts

Chargeback - Returned Cheque		\$10.00
Chargeback - Returned AFT or CAFT		\$45.00
NSF Cheque Processing	Applicable Currency (CAD or USD)	\$45.00 per item
Overdraft Accommodation Fee	Applicable Currency (CAD or USD)	\$10.00 per item
Overdraft Transfers	Pre-arranged, manual transfer to cover overdraft	\$10.00
Unauthorized Overdraft Notice		\$15.00

### Safety Deposit Boxes

Annual Rental (Includes GST)	1.5" x 5"	\$35.00
	2.5" x 5"	\$50.00
	3.25" x 5"	\$55.00
	5" x 5"	\$75.00
	2.5" x 10"	\$75.00
	5" x 10"	\$125.00
	10" x 10"	\$230.00
Drill Box - Plus mileage		\$150.00
Replacement Key		\$30.00 per key

## Statement Services

Copies of Imaged Cheques / Statements	0 - 90 Days (min. charge \$5.00)	\$1.00 per page
	90 Days or More (min. charge \$5.00)	\$3.00 per page
	Other Statement Reconstruction over 90 Days	\$25.00 per hour
	Member accessed through Internet Banking	N/C
eStatements	Available on Internet Banking	N/C
Business/Agriculture Account Paper Statements		N/C
Personal or Community Builder Account Paper Statements		\$2.00 per statement

## Transfers

Manual - in Absence of Member	Between Deposit Accounts	\$10.00
Pre-Authorized automatic transfer to cover shortfall - Bus./Ag Accounts		\$1.25
Pre-Authorized automatic transfer to cover shortfall - Personal Accounts		\$1.00

## Wires

Incoming	From Another Credit Union	\$12.00
	From Another Canadian Financial Institution	\$22.50
	From Any Foreign Financial Institution	\$35.00
Outgoing	To Another Alberta Credit Union	\$12.00
	To Another Canadian Credit Union	\$22.50
	To Another Canadian Financial Institution	\$35.00
	To Any Destination Outside of Canada	\$40.00
Any Wires	With Incomplete or Incorrect Information	\$50.00