

PERSONAL ACCOUNT FEES

Day-to-Day Transactions

These fees apply to a regular chequing account or if you exceed the number of day-to-day transactions included with your banking package

In branch withdrawal	\$1.00
Cheque clearing	\$1.00
Pre-authorized clearing	\$1.00
Point of Sale Purchase	\$1.00
Utility Bill (ATM, MemberDirect, Telephone)	\$1.00
Utility Bill (at MSR in branch)	\$1.50
ATM withdrawal at Ganaraska ATM	\$1.00
Transfer between accounts	\$1.00

Sending Money

Send <i>Interac</i> ® e-Transfer	\$2.00
Receive <i>Interac</i> ® e-Transfer	Free
Outgoing Wire Transfer	\$35.00
Incoming Wire Transfer	\$12.00

Wire fees include Central 1 fees

Other ATM Networks

These are network fees. A surcharge may be levied by the financial institution that owns the ATM.

<i>Interac</i> ® ATM withdrawal	\$2.00
<i>Cirrus</i> ® US ATM withdrawl	\$3.00
<i>Cirrus</i> ® International ATM withdrawal	\$3.00

Account Information

Mailed Statement	\$2.99
E-Statement	Free
On-line Images	Free
Manually Printed Statements in branch	\$2.99
Monthly Passbook Fee (per passbook)	\$2.00
Stop payment cheque or PAD	\$15.00
NSF cheque or PAD	\$45.00
Certified Cheque	\$12.50
Certified Cheque non-member	\$15.00
Office Cheque (Bank Draft)	\$7.50
Returned Item (Chargeback)	\$7.00
Overdraft (per event)	\$5.00
Coverdraft (per event)	\$5.00
Monthly Membership Fee	\$3.95

Account Information

Record Search (per hour) minimum	\$30.00
Account Verification Letter	\$15.00
Dormant Account Fee	\$30.00
Collection Item Fee	\$25.00
Cheque Orders	At cost
Overdraft Protection set-up	No Charge
Overdraft monthly fee (if accessed)	\$5.00 min
Change to Overdraft set-up	\$25.00
CAFT Adjustment Fee	\$25.00

Lending Fees

Amending Agreement (plus legal fees)	\$100.00
Mortgage Appraisals	At cost
Mortgage Application	Up to \$500
Mortgage Transfer/Discharge	\$300.00
Mortgage Payout Letter	\$25.00
Blend and Extend	\$100.00
Increase Mortgage (plus title insurance)	\$295.00
Delinquency Notices	\$40.00
Payment Alteration	\$25.00
Property Tax Status Verification	\$50.00
Title Insurance	At cost
Personal Loan/ LOC Application	\$75.00
Mortgage/Loan Late Payment Fee	\$25.00
Mortgage/Loan NSF Payment Fee	\$45.00
Lodgement of Title	\$200.00
Loan Extension	\$25.00
Mortgage Renewal Fee	\$85.00

Miscellaneous

RRSP/RRIF Transfer Out Fee	\$100.00
TFSA Transfer Out Fee	\$100.00
Global Payment/Membercard Replacement	\$10.00
Chip PIN Change	No charge
Balance of Account Transfer	\$25.00
Unlocking LIRA (50% Unlocking/Small Bal Unlocking)	\$100.00

Safety Deposit Boxes

Small (plus HST)	\$40.00
Medium (plus HST)	\$60.00
Large (plus HST)	\$85.00
Ex-Large (plus HST)	\$135.00
Key Replacement/Drill Box	At cost

Ganaraska Credit Union reviews its service fees each year, ensuring that the competitive environment is assessed, costs associated with particular services are recovered and that fees are kept as simple as possible. The credit union reserves the right to adjust fees at any time without notice.

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E.&O.E. May 1, 2015