



Miscellaneous Product & Service Fees

Effective January 1, 2018

Monetary Instruments			
Bank draft/Certified cheque - CDN	7.50		
FX drafts - USD	7.50		
Money order - CDN	7.50		
Certified cheque: non-member	15.00		
Account and Member-Related			
Annual dues (July Month-End)	12.00		
Staff assisted telephone transfer	2.00		
Post-dated Item	1.00		
Stop payment: full details (partial details not accepted)	12.00		
Replace lost or stolen ABM card (initial card is free)	10.00		
NSF cheque/EFT	60.00		
Presentment fee (NSF cheque/EFT covered)	15.00		
US cheque drawn on Canadian account	1.50		
Chargeback - electronic Item returned	10.00		
In-branch bill payment	1.50		
Bill payment trace	10.00		
Interac® e-Transfer reversal	10.00		
Inactive/Dormant Account: per year	30.00		
Cheque Orders	Cost		
Personal Account-Related			
Interac® e-Transfer - sending	1.50		
Interac® e-Transfer - receiving	Free		
Cheque drawn on non-chequing account	Free		
Chargeback (drawn on member's account at another FI)	10.00		
Account closed within 90 days of opening	20.00		
Cheque sent/received on collection	25.00		
RRSP/RRIF transfer out	100.00		
Balance of account transfer (BOA)	50.00		
Business Account-Related			
Interac® e-Transfer - sending/receiving	1.50		
Cheque drawn on non-chequing account	5.00		
Chargeback - rejected clearing item - business account	10.00		
Account closed within 90 days of opening	100.00		
Cheque sent/received on collection	50.00		
Balance of account transfer (BOA)	100.00		
Wire Transfers			
Incoming - CDN		25.00	
Outgoing - CDN		25.00-80.00	
Incoming - USD		40.00	
Outgoing - USD		40.00-100.00	
Safety Deposit Boxes			
Safety deposit box: 1.5 x 5 - small		38.50	
Safety deposit box: 2.5 x 5 - medium		44.00	
Safety deposit box: 5 x 5 - large		60.50	
Safety deposit box: 5 x 10		110.00	
Safety deposit box: 10x10		165.00	
Safety deposit box: replace lost key or drill box		Cost+25.00	
Lending and Mortgages			
Loan/Line of Credit application (personal)		100.00	
Loan application (commercial)		500.00	
Mortgage application/renewal (including Meritline)		150.00	
Inactive Line of Credit or Meritline (quarterly)		5.00	
Line of Credit Renewal		25.00	
Bridge loan		500.00	
Alteration (1st free)		50.00	
Late Loan/Mortgage payment		50.00	
Chargeback - Loan/Mortgage payment returned		50.00	
Delinquent Loan notice		50.00	
Collection Cost		min. 50.00	
Appraisals (purview)		175.00	
Appraisals (other than purview)		Cost+50.00	
Inspection		Cost+25.00	
Discharge fee		300.00	
Mortgage (early payout or transfer to another FI)		2500.00	
Reference/Verification Letters & Statements			
Electronic statement with cheque images		Free	
Mailed statement with cheque images*		2.00	
Reference letter (balance, verification, interest earned)		5.00	
Statement: Instant (in-branch)		1.00	
Cheque image (> 15, then the Record Search fee applies)		1.50	
Record search (per hour)		30.00	

All miscellaneous service fees are charged in addition to monthly account package fees and/or individual transactions fees unless specified within the monthly account package.

Prices shown are in Canadian dollars (\$).

*Co-ops, clubs, and charity memberships receive free mailed account statements with cheque images.