

## MISCELLANEOUS FEES

### ATM & Debit Card

ATM – Exchange Network	Free
ATM – MCU	Free
ATM – Other FI	\$1.75
ATM – US/International	\$3.00
POS – Canada	\$0.75
POS – US/International	\$1.50
Replacement Debit Card	\$5.00

### Cheque & Payment Processing

Bill Payment – In-Branch & Online	Free
Bill Payment Trace	\$10.00
Draft – CDN Money Order	\$7.50
Cash Handling - Business	2% > \$2500
Certified Cheque	\$15.00
Chargeback – Electronic Item/ Cheque Returned	\$10.00
Cheque Orders – Personal	100 Free/year then cost
Cheque Orders – Business	100 Free/year then cost
Cheque Sent/Received on Collection – Business	\$50.00
Cheque Sent/Received on Collection – Personal	\$25.00
Interac e-Transfer Debit/Credit	Free
Interac e-Transfer Reversal	\$10.00
NSF Item	\$25.00
Stop Payment	\$12.00
US Cheque on Canadian Account	\$10.00
Wires – Incoming CDN	\$25.00
Wires – Incoming USD	\$40.00
Wires – Outgoing CDN	\$25.00
Wires – Outgoing USD	\$40.00

### Loan & Mortgage

Appraisals	Starting at \$100
Bridge Loan	\$500.00
Delinquent Loan/ Mortgage Notice	\$50.00
Delinquent Loan/ Mortgage Payment	\$50.00
Discharge	\$300.00
Inactive Line of Credit/ Meritline (per quarter)	\$5.00
Loan/Line of Credit Application – Personal	\$75.00
Mortgage/Loan/Line of Credit Application – Commercial	1% of advance
Mortgage Application – Personal	\$150.00
Mortgage Transfer Out	\$500.00
RRSP/RRIF/TFSA Transfer Out	\$100.00
Payout Statement < 30 days	\$500.00

### Membership-Related

Annual Dues	\$12.00
Dormant Account/year	\$30.00
Estate Administration	\$975.00
High-Risk Membership	\$950.00
Membership Closed within 90 Days – Business	\$100.00
Membership Closed within 90 Days – Personal	\$20.00

### Record Keeping & Searches

Electronic Statement with Cheque Images	Free
Mailed Statements with Cheque Images*	\$2.00
Record Search (per hour)	\$30.00

### Safety Deposit Boxes

1.5 x 5 – Extra Small	\$38.50
2.5 x 5 – Small	\$44.00
5 x 5 – Medium	\$60.50
5 x 10 – Large	\$110.00
10 x 10 – Extra Large	\$165.00
Replace Lost Key or Drill Box	Cost + \$25.00

\*Seniors, co-ops, clubs, and non-profit organizations receive free mailed statements.

# Service Fees

Personal & Business  
May 1, 2022



1.888.956.6636 | [www.MomentumCU.ca](http://www.MomentumCU.ca)

