

Service charges: everyday accounts

Here's what's included and what costs extra with your personal bank account.



	Personal Unlimited Account	Personal Essentials Account	Personal US Account	Personal High Growth Savings Account	Personal Savings Account
Why choose it?	Use your account as much as you want without counting transactions.	Pay only for the transactions you need with a low monthly fee.	Receive US cheques and pay US bills without changing currencies.	Rev up your savings with a premium interest rate.	Earn interest every month and stay flexible.
What's included?	Unlimited transactions, including Interac® eTransfers	10 transactions, plus 2 Interac® eTransfers	1 free transaction	Unlimited electronic transfers to and from your daily account, not including Interac® eTransfers, plus 2 transactions	5 free transactions
Monthly fee	\$10.00 Free for 25 & under and for 59 & over	\$3.50	\$0.00	\$0.00	\$0.00
Interest	NA	NA	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly
Paper statement mailed to you	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
In-branch withdrawal	\$0.00	\$0.75	\$0.75	\$5.00	\$1.00
In-branch transfer	\$0.00	\$0.75	\$0.75	\$5.00	\$1.00
In-branch bill payment	\$0.00	\$0.75	NA	\$5.00	\$1.00
Electronic transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Electronic bill payment	\$0.00	\$0.75	NA	\$5.00	\$1.00
Cheque	\$0.00	\$0.75	\$0.75	\$5.00	\$1.00
Pre-authorized payment	\$0.00	\$0.75	\$0.75	\$5.00	\$1.00
Debit card purchase	\$0.00	\$0.75	NA	\$5.00	\$1.00
Interac® e-Transfer	\$0.00	\$1.00	NA	\$5.00	\$1.00
ATM withdrawal — all Canadian credit unions	\$0.00	\$0.75	NA	\$5.00	\$1.00
ATM withdrawal — all other Canadian FIs	\$2.50	\$2.50	NA	\$6.50	\$2.50
ATM withdrawal — USA EXCHANGE® & foreign CIRRUS®	\$3.50	\$3.50	NA	\$8.00	\$3.50

Service charges: growing business accounts

Here's what's included and what costs extra with your business bank account.



	Business Pay As You Go Account	Business E-Chequing Account	Business Plan 35 Account	Business Plan 75 Account	Business High Growth Savings Account	Business Savings Account	Local Community Account	Business US Account
Why choose it?	Pay only for the transactions you need with a low monthly fee.	Ideal for businesses that prefer to bank electronically.	Get 35 transactions included and pay for extras if needed.	Get 75 transactions included and pay for extras if needed.	Rev up your savings with a premium interest rate.	Earn interest every month and stay flexible.	Get free banking services as a local non-profit.	Manage your US dollars in a low-cost account.
What's included?	2 Interac® eTransfers	Unlimited electronic transactions plus 2 free Interac® e-Transfers	35 transactions, plus 2 Interac® eTransfers	75 transactions, plus 2 Interac® eTransfers	2 free transactions, not including Interac® eTransfers	Unlimited electronic transfers to and from your daily account, not including Interac® eTransfers	Unlimited transactions, plus 2 Interac® eTransfers	2 free transactions
Monthly fee	\$5.00	\$12.00	\$20.00	\$45.00	\$0.00	\$0.00	\$0.00	\$3.00
Interest	NA	NA	NA	NA	Calculated daily, paid monthly	Calculated daily, paid monthly	NA	NA
Paper statement mailed to you	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
In-branch withdrawal	\$0.90	\$1.25	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	\$0.90
In-branch transfer	\$0.90	\$1.25	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	\$0.90
In-branch bill payment	\$0.90	\$1.25	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	NA
Electronic transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	\$0.00	\$0.00
Electronic bill payment	\$0.90	\$0.00	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	NA
Cheque	\$0.90	\$1.25	\$0.90	\$0.90	\$5.00	NA	\$0.00	\$0.90
Pre-authorized payment	\$0.90	\$0.00	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	\$0.90
Debit card purchase	\$0.90	\$0.00	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	NA
Interac® e-Transfer	\$1.00	\$1.00	\$1.00	\$1.00	\$5.00	\$1.00	\$1.00	NA
ATM withdrawal — all Canadian credit unions	\$0.90	\$0.00	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	NA
ATM withdrawal — all other Canadian FIs	\$2.45	\$1.50	\$2.45	\$2.45	\$7.45	\$2.50	\$2.50	NA
ATM withdrawal — USA EXCHANGE® & foreign CIRRUS®	\$3.35	\$2.45	\$3.35	\$3.35	\$8.35	\$3.50	\$3.50	NA

Service charges: other fees

Here's what account "extras" cost — the above and beyond features you likely don't use very often.



	Service	Fee
Account administration	Replace lost Debit Card	\$5.00
	Change signers, after the first one in a year	\$25.00
	Close personal or business account within three months	\$25.00
	Manage dormant account (inactive for 12 months)	\$5.00/month
	Unauthorized overdraft	24%
	Copy of tax receipt	\$5.00
	Hold statement for member pick-up in branch	\$10.00
	Bank confirmation, immigration, interest letter	\$25.00
	Photocopies (per sheet)	\$0.50
	Postdated payment held for deposit	\$5.00
Transfers	Telephone transfer between accounts requested by member	\$5.00
	Transfer Prospera account balance to another financial institution	\$25.00
	Transfer RRSP/RRIF/RESP (T2033)	\$50.00
	Transfer TFSA — partial	\$50.00
	Transfer TFSA — full	\$100.00
	Transfer self-directed plan balance — partial or full	\$50.00
	Wire transfer — incoming	\$12.00
	Wire transfer — outgoing	\$20.00

	Service	Fee
Registered products	Close RRSP/RESP/RRIF within 12 months	\$100.00
	Close self-directed RRSP/RRIF 12 months	\$100.00
	Self-directed annual plan administration	\$100.00
	RESP T4	\$0.00
	RESP annual fee	\$0.00
Safety deposit box*	Extra-small	\$40.00
	Small	\$55.00
	Medium	\$75.00
	Large	\$85.00
	Extra-large	\$140.00
	Extra-extra-large	\$245.00
	Lock drilling (member lost keys)	\$25.00 + cost
Replacement key	\$15.00 + GST	
Foreign currency	Foreign cash order	\$5.00
	Bank draft for US dollar or foreign currency	\$10.00

Service charges: other fees

Here's what account "extras" cost — the above and beyond features you likely don't use very often.



	Service	Fee
Clearing	Bank draft for US dollar or foreign currency	\$10.00
	Chargeback — third-party cheque	\$7.50
	Unencoded/unqualified items	\$5.00
	US dollar funds drawn on Canadian dollar account	\$10.00
	NSF cheque or pre-authorized payment	\$45.00
	Official cheque	\$10.00
	Stop payment	\$15.00
	Tracing bill payment (less than one year)	\$15.00
	Tracing bill payment (one year or more)	\$40.00/hour
	Non-member cheque cashing	\$15.00
Collections	Cleared item search (less than one year for Prospera and less than 90 days for Westminster)	\$5.00
	Cleared item search (one year or more for Prospera and 90 days or more for Westminster)	\$40.00/hour
	On-site collections	\$25.00
	Held for collection (10 days)	\$35.00
	Cheque sent on collection (excluding any fees from other institutions)	\$35.00

	Service	Fee
Electronic funds transfer	Set-up fee	\$150.00
	Auto release	\$60.00
	Manual release	\$10.00
	Add another originator identity	\$75.00
	Credit union transaction	\$0.00
	Mass error correction	\$10.00
Night depository	Unlocked bag (per year to rent)	\$10.00
	Annual key charge (if applicable)	\$10.00
	100 small plastic bags	\$30.00
	100 large plastic bags	\$55.00
	Replacement key	\$15.00 + GST