

# 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
<b>Why choose it?</b>	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.
<b>What's included?</b>	Unlimited transactions, including Interac® eTransfers	10 transactions, plus 2 Interac® eTransfers	1 free transaction	2 free transactions (not including Interac® eTransfers.)	5 free transactions (not including Interac eTransfers)
<b>Monthly fee</b>	\$10.00 Free for 25 & under and for 59 & over	\$3.50	\$0.00	\$0.00	\$0.00
<b>Interest</b>	NA	NA	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly
<b>Paper statement mailed to you</b>	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
<b>In-branch withdrawal</b>	\$0.00	\$0.75	\$0.75 US	\$5.00	\$1.00
<b>In-branch transfer</b>	\$0.00	\$0.75	\$0.75 US	\$5.00	\$1.00
<b>In-branch bill payment</b>	\$0.00	\$0.75	NA	\$5.00	\$1.00
<b>Electronic transfer</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Electronic bill payment</b>	\$0.00	\$0.75	NA	\$5.00	\$1.00
<b>Cheque</b>	\$0.00	\$0.75	\$0.75 US	\$5.00	\$1.00
<b>Pre-authorized payment</b>	\$0.00	\$0.75	\$0.75 US	\$5.00	\$1.00
<b>Debit card purchase</b>	\$0.00	\$0.75	NA	\$5.00	\$1.00
<b>Interac® e-Transfer</b>	\$0.00	\$1.00	NA	\$5.00	\$1.00
<b>ATM withdrawal — all Canadian credit unions</b>	\$0.00	\$0.75	NA	\$5.00	\$1.00
<b>ATM withdrawal — all other Canadian FIs</b>	\$2.50	\$2.50	NA	\$6.50	\$2.50
<b>ATM withdrawal — USA EXCHANGE® &amp; foreign CIRRUS®</b>	\$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 eChequing Account	Business Plan 35 Account	Business Plan 75 Account	Business High Growth Savings Account	Business Savings Account	Local Community Account	Business US Account
<b>Why choose it?</b>	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.	Grow your savings with our simple and convenient savings account.	Get free banking services as a local non-profit.	Manage your US dollars in a low-cost account.
<b>What's included?</b>	2 Interac® eTransfers	Unlimited electronic transactions plus 2 free Interac® eTransfers	35 transactions, plus 2 Interac® eTransfers	75 transactions, plus 2 Interac® eTransfers	2 free transactions, not including Interac® eTransfers	Pay per use transactions at a low per transaction cost	Unlimited transactions, plus 2 Interac® eTransfers	2 free transactions
<b>Monthly fee</b>	\$5.00	\$12.00	\$20.00	\$45.00	\$0.00	\$0.00	\$0.00	\$3.00 US
<b>Interest</b>	NA	NA	NA	NA	Calculated daily, paid monthly	Calculated daily, paid monthly	NA	NA
<b>Paper statement mailed to you</b>	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00 US
<b>Deposits</b>	\$0.90	Free eDeposits; \$1.25 otherwise	\$0.90	\$0.90	Free	\$1.00	Free	\$0.90 US
<b>In-branch withdrawal</b>	\$0.90	\$1.25	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	\$0.90 US
<b>In-branch transfer</b>	\$0.90	\$1.25	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	\$0.90 US
<b>In-branch bill payment</b>	\$0.90	\$1.25	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	NA
<b>Electronic transfer</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	\$0.00	\$0.00 US
<b>Electronic bill payment</b>	\$0.90	\$0.00	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	NA
<b>Cheque</b>	\$0.90	\$1.25	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	\$0.90 US
<b>Pre-authorized payment</b>	\$0.90	\$0.00	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	\$0.90 US
<b>Debit card purchase</b>	\$0.90	\$0.00	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	NA
<b>Interac® eTransfer</b>	\$1.00	\$1.00	\$1.00	\$1.00	\$5.00	\$1.00	\$1.00	NA
<b>ATM withdrawal — all Canadian credit unions</b>	\$0.90	\$0.00	\$0.90	\$0.90	\$5.00	\$1.00	\$0.00	NA
<b>ATM withdrawal — all other Canadian FIs</b>	\$2.45	\$1.50	\$2.45	\$2.45	\$7.45	\$2.50	\$2.50	NA
<b>ATM withdrawal — USA EXCHANGE® &amp; foreign CIRRUS®</b>	\$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
<b>Account administration</b>	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	\$35.00*
	Photocopies (per sheet)	\$0.50*
	Postdated payment held for deposit	\$5.00
<b>Transfers</b>	Telephone transfer between accounts requested by member	\$5.00
	Transfer Prospera account balance to another financial institution	\$25.00
	Transfer RRSP/RRIF/RESP/FHSA	\$150.00
	Transfer TFSA	\$150.00
	Transfer self-directed plan balance — partial or full	\$50.00*
	Wire transfer — incoming	\$15.00
	Wire transfer — outgoing	\$45.00
	Wire transfer — outgoing — remote instructions <i>(Available to Business Banking members. All other members, visit a branch to inquire about remote instructions. Updated fees apply.)</i>	\$90.00

	Service	Fee
<b>Registered products</b>	Close RRSP/RESP/RRIF within 6 months	\$100.00
	Close self-directed RRSP/RRIF 6 months	\$100.00*
	Self-directed annual plan administration	\$100.00*
	RESP T4	\$0.00
	RESP annual fee	\$0.00
<b>Safety deposit box*</b>	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)	\$172.50 + tax
Replacement key	\$15.00*	
<b>Foreign currency</b>	Foreign cash order per item (excluding USD)	\$20.00
	Bank draft for US dollar or foreign currency	\$10.00

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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	\$20.00
	Non-member cheque cashing	\$15.00
	Cleared item search (less than one year)	\$5.00
Cleared item search (one year or more)	\$40.00/hour	
Collections	On-site collections	\$25.00
	Held for collection (10 days)	\$35.00
	Cheque sent on collection (excluding any fees from other institutions)	\$35.00
Night depository	Annual key charge (if applicable)	\$10.00*
	100 small plastic bags	\$30.00*
	100 large plastic bags	\$55.00*
	Replacement key	\$15.00*

	Service	Fee
Automated 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
Personal Loan Fees	Personal Loan and LOC Application Fee	\$50.00
	PPSA Registration Fee (incl. lien search, registration, renewal, change registration)	\$50.00
	Loan Alterations (payment terms)	\$25.00
	Renewal	FREE
Personal Mortgage Fees	Application Fee (Specialty Lending)	Contact Branch
	Appraisals (Landcor and BC Online Assessment)	\$100.00
	Assumption	\$100.00
	Mortgage Discharge	\$75.00
	Mortgage Alterations (payment terms)	\$25.00
	Mortgage Re-advance	\$200.00
	Mortgage Renewal Administration Fee	\$75.00
	Blend & Extend	\$500.00
	Land Title Search	\$10.00