



**COMMUNITYFIRST**  
A Division of Your Neighbourhood Credit Union

## Standard Service Fees Personal and Business Accounts

Rates subject to change

<b>ATM and Debit Transactions</b>	
ATM cards -replacement for lost card	\$10.00
ATM cards – additional cards	\$10.00 each
ATM surcharge for withdrawals at another Financial Institution	
• In Canada (Interac®)	\$1.50
• Outside Canada	\$3.00
• In Canada The Exchange Network - Withdrawals and deposits	Ding Free
<b>Cheques and Payment Processing</b>	
Chargeback on non-personal account (debit memo, third party returned cheque)	\$10.00
Handling foreign currency cheque (other than US)	\$12.00
Handling charge for US items (including deposit for Cdn. Account or cashing US cheque)	\$5.00
NSF item (includes EFTs, debits, cheques, loan payments)	\$45.00
Post-dated or mailed-in item	\$5.00
Unencoded items (includes counter cheques, rejected clearing items)	\$10.00
Late loan payment (NSF)	\$45.00
Cheques on collection (received or sent, Cdn or foreign)	\$30.00
Authorized overdraft	\$5.00 per month, if used
Unauthorized overdraft - Personal Accts	\$5.00/month
Stop payment, full details; does not include EFTs in online banking	\$12.50
Encoded counter cheques provided in branch	\$1.00 Per cheque
Writing a USD cheque on a CAD account	\$25.00
<b>Bank drafts</b>	
Bank draft or official cheque – Canadian funds	\$7.50
Bank draft - US funds	\$7.50
<b>Transfer of funds</b>	
Wire transfers - incoming Canadian funds	\$10.00
Wire transfers - incoming US funds	\$15.00
Wire transfers - outgoing	\$30.00
<b>Account Records</b>	
Letters of account balance or verification	\$15.00
Audit confirmation letters	\$25.00
Search of records/copy of account item (e.g. statements, vouchers, cheques, transaction receipts)	\$30/hour (\$15.00 min)
Statement mailed (without cheque images)	\$2.00
Duplicate statement produced in branch	\$5.00
Interim statement for current month (printed in branch)	\$2.00
<b>Account Closing and Maintenance</b>	
Close a non-registered account within 90 days	\$25.00
Dormant membership fee (13 + months no activity) \$50.00	
Close account & transfer funds to:	
• an account at another Financial Institution	\$25.00
• a registered account at another FI	\$75.00
• a registered account at another FI with 180 days	\$100.00
<b>Safe Deposit Box</b>	
Annual Rental fee: size and availability vary by branch; please ask	
Late payment reminder or collection fee	\$5.00 + HST
Lost key	\$25.00 +HST
THE EXCHANGE user licensed in Canada by Ficanex Services Limited partnership on behalf of Fiserv EFT	\$250.00 + HST

®INTERAC is a registered Trademark owned by Interac Inc. and is used under license.

Rev. May 2018