

## **Service Fee Update**

## **February 1, 2025**

Khalsa Credit Union regularly reviews service fees to ensure these remain competitive to market and reflect the cost of providing service. Some of these fees will change as of April 22, 2025

Khalsa Credit Union strives to maintain competitive fees that align with industry standards. This means fair fees for members, while also ensuring Khalsa Credit Union is generating revenue to pay for the services provided. Revenue is reinvested into the credit union, our membership, and the community

A summary of these changes is outlined below. Many of these fees are within your control and may be minimized or avoided. We would love to help you with this. Please reach out to us at 604 507-6400 and we would be happy to assist.

ਸੇਵਾ ਫ਼ੀਸ ਅੱਪਡੇਟ

ਫ਼ਰਵਰੀ 1, 2025

ਖਾਲਸਾ ਕ੍ਰੈਡਿਟ ਯੂਨੀਅਨ ਨਿਯਮਿਤ ਤੌਰ 'ਤੇ ਸੇਵਾ ਫ਼ੀਸਾਂ ਦੀ ਸਮੀਖਿਆ ਕਰਦੀ ਹੈ ਤਾਂ ਜੋ ਇਹ ਯਕੀਨੀ ਬਣਾਇਆ ਜਾ ਸਕੇ ਕਿ ਇਹ ਮਾਰਕਿਟ ਲਈ ਪ੍ਰਤੀਯੋਗੀ ਬਣੇ ਰਹਿਣ ਅਤੇ ਸੇਵਾ ਪ੍ਰਦਾਨ ਕਰਨ ਦੀ ਲਾਗਤ ਨੂੰ ਦਰਸਾਉਂਦੇ ਹਨ। ਇਹਨਾਂ ਵਿੱਚੋਂ ਕੁਝ ਫ਼ੀਸਾਂ 22 ਅਪ੍ਰੈਲ, 2025 ਤੱਕ ਬਦਲ ਜਾਣਗੀਆਂ।

ਖਾਲਸਾ ਕ੍ਰੈਡਿਟ ਯੂਨੀਅਨ ਪ੍ਰਤੀਯੋਗੀ ਫ਼ੀਸਾਂ ਨੂੰ ਕਾਇਮ ਰੱਖਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦੀ ਹੈ ਜੋ ਉਦਯੋਗ ਦੇ ਮਾਪਦੰਡਾਂ ਨਾਲ ਮੇਲ ਖਾਂਦੀਆਂ ਹਨ। ਇਸਦਾ ਮਤਲਬ ਹੈ ਮੈਂਬਰਾਂ ਲਈ ਉਚਿਤ ਫ਼ੀਸਾਂ,ਜਦਕਿ ਇਹ ਯਕੀਨੀ ਬਣਾਉਣਾ ਕਿ ਖਾਲਸਾ ਕ੍ਰੈਡਿਟ ਯੂਨੀਅਨ ਪ੍ਰਦਾਨ ਕੀਤੀਆਂ ਸੇਵਾਵਾਂ ਲਈ ਭੁਗਤਾਨ ਕਰਨ ਲਈ ਮਾਲੀਆ ਪੈਦਾ ਕਰ ਰਹੀ ਹੈ। ਮਾਲੀਆ ਕ੍ਰੈਡਿਟ ਯੂਨੀਅਨ, ਸਾਡੀ ਮੈਂਬਰਸ਼ਿਪ, ਅਤੇ ਕਮਿਊਨਿਟੀ ਵਿੱਚ ਮੁੜ ਨਿਵੇਸ਼ ਕੀਤਾ ਜਾਂਦਾ ਹੈ।

ਇਹਨਾਂ ਤਬਦੀਲੀਆਂ ਦਾ ਸੰਖੇਪ ਹੇਠਾਂ ਦਿੱਤਾ ਗਿਆ ਹੈ।ਇਹਨਾਂ ਵਿੱਚੋਂ ਬਹੁਤ ਸਾਰੀਆਂ ਫ਼ੀਸਾਂ ਤੁਹਾਡੇ ਨਿਯੰਤਰਣ ਵਿੱਚ ਹਨ ਅਤੇ ਇਹਨਾਂ ਨੂੰ ਘੱਟ ਤੋਂ ਘੱਟ ਜਾਂ ਟਾਲਿ਼ਆ ਜਾ ਸਕਦਾ ਹੈ। ਅਸੀਂ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਕਰਨਾ ਪਸੰਦ ਕਰਾਂਗੇ। ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ 604 507-6400 'ਤੇ ਸੰਪਰਕ ਕਰੋ ਅਤੇ ਸਾਨੂੰ ਸਹਾਇਤਾ ਕਰਨ ਵਿੱਚ ਖੁਸ਼ੀ ਹੋਵੇਗੀ।

Cheque Clear         0.75         1.00           All Other Debits         0.75         1.00           Cheque Order         At Cost         Separate List           NSF Cheques         45.00         50.00           Cheque paid of Overdrawn A/C         10.00         15.00           Member paper statement         2.00         3.00           Returned Cheques (charge back)         10.00         15.00           Chq Cash - Non- Member         20.00         20.00           Business Chequing Account	Personal Chequing Account	Existing	New
Cheque Order         At Cost         Separate List           NSF Cheques         45.00         50.00           Cheque paid of Overdrawn A/C         10.00         15.00           Member paper statement         2.00         3.00           Returned Cheques (charge back)         10.00         15.00           Chq Cash -Non-Member         20.00         20.00           Business Chequing Account           Cheque Clear         0.75         1.00           All Other Debits         0.75         1.00           Monthly Charge         9.00         9.00           Returned Cheques (charge back)         10.00         15.00           Cheque Order         At Cost         Separate List           Unencoded Items         4.00         4.00           Cheque Drawn in US Funds         10.00         10.00           NSF Cheques         45.00         50.00           Cheque paid of OD A/C         10.00         15.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95	Cheque Clear	0.75	1.00
NSF Cheques	All Other Debits	0.75	1.00
Cheque paid of Overdrawn A/C         10.00         15.00           Member paper statement         2.00         3.00           Returned Cheques (charge back)         10.00         15.00           Chq Cash -Non-Member         20.00         20.00           Business Chequing Account	Cheque Order	At Cost	Separate List
Member paper statement         2.00         3.00           Returned Cheques (charge back)         10.00         15.00           Chq Cash -Non-Member         20.00         20.00           Business Chequing Account	NSF Cheques	45.00	50.00
Returned Cheques (charge back)         10.00         15.00           Chq Cash -Non-Member         20.00         20.00           Business Chequing Account	Cheque paid of Overdrawn A/C	10.00	15.00
Chq Cash -Non-Member         20.00         20.00           Business Chequing Account         Cheque Clear         0.75         1.00           All Other Debits         0.75         1.00           Monthly Charge         9.00         9.00           Returned Cheques (charge back)         10.00         15.00           Cheque Order         At Cost         Separate List           Unencoded Items         4.00         4.00           Cheques Drawn in US Funds         10.00         10.00           NSF Cheques         45.00         50.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         150.00           Late Loan Payment (5-15 days)	Member paper statement	2.00	3.00
Cheque Clear	Returned Cheques (charge back)	10.00	15.00
Cheque Clear         0.75         1.00           All Other Debits         0.75         1.00           Monthly Charge         9.00         9.00           Returned Cheques (charge back)         10.00         15.00           Cheque Order         At Cost         Separate List           Unencoded Items         4.00         4.00           Cheques Drawn in US Funds         10.00         10.00           NSF Cheques         45.00         50.00           Cheque paid of OD A/C         10.00         15.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.0	Chq Cash -Non-Member	20.00	20.00
All Other Debits         0.75         1.00           Monthly Charge         9.00         9.00           Returned Cheques (charge back)         10.00         15.00           Cheque Order         At Cost         Separate List           Unencoded Items         4.00         4.00           Cheques Drawn in US Funds         10.00         10.00           NSF Cheques         45.00         50.00           Cheque paid of OD A/C         10.00         15.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Extension Fee         100.00         150.00           Mortgage Extension Fee         100.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (A	<b>Business Chequing Account</b>		
Monthly Charge         9.00         9.00           Returned Cheques (charge back)         10.00         15.00           Cheque Order         At Cost         Separate List           Unencoded Items         4.00         4.00           Cheques Drawn in US Funds         10.00         10.00           NSF Cheques         45.00         50.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         15.00           Charge of Transfers/Cover Overdraft (inbranch)         New         New           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 da	Cheque Clear	0.75	1.00
Returned Cheques (charge back)         10.00         15.00           Cheque Order         At Cost         Separate List           Unencoded Items         4.00         4.00           Cheques Drawn in US Funds         10.00         10.00           NSF Cheques         45.00         50.00           Cheque paid of OD A/C         10.00         15.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Extension Fee         100.00         75.00           Mortgage Extension Fee         100.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee	All Other Debits	0.75	1.00
Cheque Order         At Cost         Separate List           Unencoded Items         4.00         4.00           Cheques Drawn in US Funds         10.00         10.00           NSF Cheques         45.00         50.00           Cheque paid of OD A/C         10.00         15.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         250.00           Changing payment terms <t< td=""><td>Monthly Charge</td><td>9.00</td><td>9.00</td></t<>	Monthly Charge	9.00	9.00
Unencoded Items         4.00         4.00           Cheques Drawn in US Funds         10.00         10.00           NSF Cheques         45.00         50.00           Cheque paid of OD A/C         10.00         15.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms	Returned Cheques (charge back)	10.00	15.00
Cheques Drawn in US Funds         10.00         10.00           NSF Cheques         45.00         50.00           Cheque paid of OD A/C         10.00         15.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms         50.00         50.00           Letter of interest paid	Cheque Order	At Cost	Separate List
NSF Cheques       45.00       50.00         Cheque paid of OD A/C       10.00       15.00         Charge of Transfers/Cover Overdraft (inbranch)       3.00       3.00         Items for Deposit       0.75       1.00         Business Account Packages       Existing       New         Grow Your Business       5.00       6.95         Business on the Go       25.00       26.99         All Inclusive       39.99       41.99         Mortgages       Existing       New         Construction Draw Fee       50.00       75.00         Mortgage Discharge       75.00       75.00         Mortgage Extension Fee       100.00       100.00         Chattel - Regular Vehicle       150.00       150.00         Late Loan Payment (5-15 days)       20.00       45.00         Late Loan Payment (over 15 days)       55.00 (Additional)         Lines of Credit Application Fee       100.00       100.00         Mortgage Transfer Out Fee       250.00       250.00         Changing payment terms       50.00       50.00         Letter of interest paid (Tax Purpose)       15.00       15.00	Unencoded Items	4.00	4.00
Cheque paid of OD A/C         10.00         15.00           Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms         50.00         50.00           Letter of interest paid (Tax Purpose)         15.00         15.00	Cheques Drawn in US Funds	10.00	10.00
Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms         50.00         50.00           Letter of interest paid (Tax Purpose)         15.00         15.00	NSF Cheques	45.00	50.00
Charge of Transfers/Cover Overdraft (inbranch)         3.00         3.00           Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms         50.00         50.00           Letter of interest paid (Tax Purpose)         15.00         15.00	Cheque paid of OD A/C	10.00	15.00
Items for Deposit         0.75         1.00           Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms         50.00         50.00           Letter of interest paid (Tax Purpose)         15.00         15.00		3.00	3.00
Business Account Packages         Existing         New           Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms         50.00         50.00           Letter of interest paid (Tax Purpose)         15.00         15.00	branch)		
Grow Your Business         5.00         6.95           Business on the Go         25.00         26.99           All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms         50.00         50.00           Letter of interest paid (Tax Purpose)         15.00         15.00	Items for Deposit	0.75	1.00
Business on the Go       25.00       26.99         All Inclusive       39.99       41.99         Mortgages       Existing       New         Construction Draw Fee       50.00       75.00         Mortgage Discharge       75.00       75.00         Mortgage Extension Fee       100.00       100.00         Chattel - Regular Vehicle       150.00       150.00         Late Loan Payment (5-15 days)       20.00       45.00         Late Loan Payment (over 15 days)       55.00 (Additional)         Lines of Credit Application Fee       100.00       100.00         Mortgage Transfer Out Fee       250.00       250.00         Changing payment terms       50.00       50.00         Letter of interest paid (Tax Purpose)       15.00       15.00	Business Account Packages	Existing	New
All Inclusive         39.99         41.99           Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms         50.00         50.00           Letter of interest paid (Tax Purpose)         15.00         15.00	Grow Your Business	5.00	6.95
Mortgages         Existing         New           Construction Draw Fee         50.00         75.00           Mortgage Discharge         75.00         75.00           Mortgage Extension Fee         100.00         100.00           Chattel - Regular Vehicle         150.00         150.00           Late Loan Payment (5-15 days)         20.00         45.00           Late Loan Payment (over 15 days)         55.00 (Additional)           Lines of Credit Application Fee         100.00         100.00           Mortgage Transfer Out Fee         250.00         250.00           Changing payment terms         50.00         50.00           Letter of interest paid (Tax Purpose)         15.00         15.00	Business on the Go	25.00	26.99
Construction Draw Fee       50.00       75.00         Mortgage Discharge       75.00       75.00         Mortgage Extension Fee       100.00       100.00         Chattel - Regular Vehicle       150.00       150.00         Late Loan Payment (5-15 days)       20.00       45.00         Late Loan Payment (over 15 days)       55.00 (Additional)         Lines of Credit Application Fee       100.00       100.00         Mortgage Transfer Out Fee       250.00       250.00         Changing payment terms       50.00       50.00         Letter of interest paid (Tax Purpose)       15.00       15.00	All Inclusive	39.99	41.99
Mortgage Discharge       75.00       75.00         Mortgage Extension Fee       100.00       100.00         Chattel - Regular Vehicle       150.00       150.00         Late Loan Payment (5-15 days)       20.00       45.00         Late Loan Payment (over 15 days)       55.00 (Additional)         Lines of Credit Application Fee       100.00       100.00         Mortgage Transfer Out Fee       250.00       250.00         Changing payment terms       50.00       50.00         Letter of interest paid (Tax Purpose)       15.00       15.00	Mortgages	Existing	New
Mortgage Extension Fee       100.00       100.00         Chattel - Regular Vehicle       150.00       150.00         Late Loan Payment (5-15 days)       20.00       45.00         Late Loan Payment (over 15 days)       55.00 (Additional)         Lines of Credit Application Fee       100.00       100.00         Mortgage Transfer Out Fee       250.00       250.00         Changing payment terms       50.00       50.00         Letter of interest paid (Tax Purpose)       15.00       15.00	Construction Draw Fee	50.00	75.00
Mortgage Extension Fee       100.00       100.00         Chattel - Regular Vehicle       150.00       150.00         Late Loan Payment (5-15 days)       20.00       45.00         Late Loan Payment (over 15 days)       55.00 (Additional)         Lines of Credit Application Fee       100.00       100.00         Mortgage Transfer Out Fee       250.00       250.00         Changing payment terms       50.00       50.00         Letter of interest paid (Tax Purpose)       15.00       15.00	Mortgage Discharge	75.00	75.00
Late Loan Payment (5-15 days)       20.00       45.00         Late Loan Payment (over 15 days)       55.00 (Additional)         Lines of Credit Application Fee       100.00       100.00         Mortgage Transfer Out Fee       250.00       250.00         Changing payment terms       50.00       50.00         Letter of interest paid (Tax Purpose)       15.00       15.00		100.00	100.00
Late Loan Payment (over 15 days)55.00 (Additional)Lines of Credit Application Fee100.00100.00Mortgage Transfer Out Fee250.00250.00Changing payment terms50.0050.00Letter of interest paid (Tax Purpose)15.0015.00	Chattel - Regular Vehicle	150.00	150.00
Lines of Credit Application Fee100.00100.00Mortgage Transfer Out Fee250.00250.00Changing payment terms50.0050.00Letter of interest paid (Tax Purpose)15.0015.00	Late Loan Payment (5-15 days)	20.00	45.00
Mortgage Transfer Out Fee250.00250.00Changing payment terms50.0050.00Letter of interest paid (Tax Purpose)15.0015.00	Late Loan Payment (over 15 days)		55.00 (Additional)
Changing payment terms50.0050.00Letter of interest paid (Tax Purpose)15.0015.00	Lines of Credit Application Fee	100.00	100.00
Letter of interest paid (Tax Purpose) 15.00 15.00	Mortgage Transfer Out Fee	250.00	250.00
, , ,	Changing payment terms	50.00	50.00
Letter of Credit (Fee) 0.5% (Min of \$150) 0.5% (Min of \$150)		15.00	15.00
<u> </u>	Letter of Credit (Fee)	0.5% (Min of \$150)	0.5% (Min of \$150)
BC Online Search (Business A/C) 15.00 Cost (Min. \$15)		<u> </u>	Cost (Min. \$15)
Personal Property Security Act (PPSA) fee 75.00 75.00	Personal Property Security Act (PPSA) fee	75.00	75.00

Annual Review Commercial Unsecured	1%	1%
LOC	10/	40/
Construction Mortgage Fee	1%	1%
Commercial Loans/Mortgage Fee	1%	1%
Personal Loans	Existing	New
Delinquent Loan Notice	20.00	45.00
Lien Search	25.00	35.00
Alteration	25.00	25.00
WIRE TRANSFER	Existing	New
Incoming Wires (CAD Funds)	10.00 + C1 Charge	25.00 CAD
Outgoing Wires Within Canada (CAD Funds)	25.00 + C1 Charge	35.00 CAD
Outgoing Wires to other countries (CAD Funds)	25.00 + C1 Charge	45.00 CAD
Incoming Wires (USD Funds)	10.00 + C1 Charge	25.00 USD
Outgoing Wires to USA (USD Funds)	25.00 + C1 Charge	35.00 USD
Outgoing Wires to other countries (USD Funds)	25.00 + C1 Charge	45.00 USD
Outgoing Wires (All Other Currencies)	25.00 + C1 Charge	45.00 CAD
Outgoing Wire-Trace, Recall and Cancellation Fee	30.00 CAD	45.00 CAD
Safety Deposit Boxes	Existing	New
Safety Deposit Boxes Small 1.5" x 5" x 24"	Existing 50.00	<b>New</b> 55 + GST
		1 1 1 1 1
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"	50.00	55 + GST
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"	50.00 65.00	55 + GST 75 + GST
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"	50.00 65.00 90.00 90.00	55 + GST 75 + GST 110 + GST 110 + GST
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"	50.00 65.00 90.00 90.00 175.00	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10"x 10" x 24"	50.00 65.00 90.00 90.00	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key	50.00 65.00 90.00 90.00 175.00 350.00	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10"x 10" x 24"  Replacement Key  Drill Box	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100 \$25 One time	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150 \$25 One time
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10"x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100 \$25 One time Existing	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150 \$25 One time New
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others  Duplicate Statement per month (Online)	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100 \$25 One time	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150 \$25 One time
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10"x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others  Duplicate Statement per month (Online)  Available on System	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100 \$25 One time Existing 5.00	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150 \$25 One time New 5.00
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others  Duplicate Statement per month (Online)  Available on System  Duplicate Statement per month (Storage)	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100 \$25 One time Existing	55 + GST  75 + GST  110 + GST  110 + GST  200 + GST  450 + GST  50.00  Cost+ \$150  \$25 One time  New  5.00  \$50/hr +\$5/St (Min of
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others  Duplicate Statement per month (Online)  Available on System  Duplicate Statement per month (Storage)  Not available on System	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100 \$25 One time Existing 5.00 \$30/hr +\$5/St (Min of \$15)	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150 \$25 One time New 5.00 \$50/hr +\$5/St (Min of \$15)
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others  Duplicate Statement per month (Online)  Available on System  Duplicate Statement per month (Storage)  Not available on System  Night Deposit (Monthly)	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100 \$25 One time Existing 5.00 \$30/hr +\$5/St (Min of \$15)	55 + GST  75 + GST  110 + GST  110 + GST  200 + GST  450 + GST  50.00  Cost+ \$150  \$25 One time  New  5.00  \$50/hr +\$5/St (Min of \$15)  10.00
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Large 5" x 5" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others  Duplicate Statement per month (Online)  Available on System  Duplicate Statement per month (Storage)  Not available on System  Night Deposit (Monthly)  Interac e-transfers-outgoing (Business)	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100 \$25 One time Existing 5.00 \$30/hr +\$5/St (Min of \$15) 10.00 2.00	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150 \$25 One time New 5.00 \$50/hr +\$5/St (Min of \$15) 10.00 2.00
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others  Duplicate Statement per month (Online)  Available on System  Duplicate Statement per month (Storage)  Not available on System  Night Deposit (Monthly)  Interac e-transfers-outgoing (Business)  Bill payments	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+\$100 \$25 One time Existing 5.00 \$30/hr +\$5/St (Min of \$15) 10.00 2.00 1.30	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150 \$25 One time  New 5.00 \$50/hr +\$5/St (Min of \$15) 10.00 2.00 1.80
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others  Duplicate Statement per month (Online)  Available on System  Duplicate Statement per month (Storage)  Not available on System  Night Deposit (Monthly)  Interac e-transfers-outgoing (Business)  Bill payments  Bill payment reversal/trace	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+ \$100 \$25 One time Existing 5.00 \$30/hr +\$5/St (Min of \$15) 10.00 2.00 1.30 15.00	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150 \$25 One time New 5.00 \$50/hr +\$5/St (Min of \$15) 10.00 2.00 1.80 25.00
Small 1.5" x 5" x 24"  Medium 2.5" x 5" x 24"  Large 2.5" x 10" x 24"  Ex-Large 5" x 10" x 24"  XX-Large 10" x 10" x 24"  Replacement Key  Drill Box  Locker Rent Delinquency Fee  Others  Duplicate Statement per month (Online)  Available on System  Duplicate Statement per month (Storage)  Not available on System  Night Deposit (Monthly)  Interac e-transfers-outgoing (Business)  Bill payments	50.00 65.00 90.00 90.00 175.00 350.00 35.00 Cost+\$100 \$25 One time Existing 5.00 \$30/hr +\$5/St (Min of \$15) 10.00 2.00 1.30	55 + GST 75 + GST 110 + GST 110 + GST 200 + GST 450 + GST 50.00 Cost+ \$150 \$25 One time  New 5.00 \$50/hr +\$5/St (Min of \$15) 10.00 2.00 1.80

Certify/Office cheque by 3rd party	20.00	25.00
Stop payment with complete info	20.00	20.00
Stop payment with incomplete info	25.00	25.00
Account close (0 to 6 months)	25.00	25.00
Account transfer (B.O.A.)	50.00	50.00
Items sent on collection	25.00	25.00
Items received for collection	25.00	40.00
Reference/Immigration purpose letter	20.00	25.00
ATM Surcharge	3.00	5.00
ATM - Interac International	6.00	6.00
Replacement Debit card (lost/stolen)	5.00	5.00
Garnishee Orders	150.00	200.00
Third party Credit Inquiry	-	25.00
Voucher Search < 90days	\$5 /Voucher	\$5 /Voucher
Voucher Search >90days (In house)	\$30/hr+\$ 5/Voucher,	\$50/hr+\$ 5/Voucher,
Available at branch	Min\$30	Min \$50
Voucher Search >90days (Out House) Not	Cost+\$30/hr	Cost+ \$50/hr
available at branch		
Inactive Account/Dormant Account 2 yr	30 Annual	50 Annual
Post Dated chq held for deposit	3.00	5.00
Unauthorized overdraft interest	21% per annum	21% per annum
Registered Products Transfer Out Fee	75.00	100.00
Cash Deposits in branch		
Cash deposit Fee- sorted, counted and	-	2.50 /\$1000
bundled		
Coins deposit Fee- sorted, counted and	-	2.50/\$1000
rolled		
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