



Personal Chequing Account

Cheque Clear	0.75
All Other	0.75
Cheque Order	At Cost
NSF Cheques	45.00
Cheque paid on Overdrawn A/C	10.00
Member statement	2.00
Returned Cheques (charge back)	10.00
Chq Cash-Non Member	20.00

Business Chequing Account

Cheque Clear	0.75
All Other Debits	0.75
Monthly Charge	9.00
Returned Cheques (charge back)	10.00
Cheque Order	At Cost
Unencoded Items	4.00
Cheques Drawn in US Funds	10.00
NSF Cheques	45.00
Cheque paid on OD A/C	10.00
Charge of Transfers/Cover Draft	3.00
Items for Deposit	0.75

Mortgages

Appraisal fee	Cost+\$50
Inspection fee/draw fee	Cost+\$50
Mortgage Discharge	75.00
Mortgage Extension Fee	100.00
Chattel - Regular Vehicle	150.00
Late Loan Payment (over 5 days)	20.00
Loans/Lines of Credit Application Fee	100.00
Mortgage Transfer Out Fee	250.00
Changing payment terms	50.00
	First Stmt Free, \$15
Letter of interest paid (Tax Purpose)	for second.
Letter of Credit (Fee)	0.5% (Min of \$150)
BC Online Search (Business A/C)	15.00
PPSA fee	75.00
Annual Review Commercial Unsecured LOC	1%
Construction Mortgage Fee	1%
Commercial Loans/Mortgages Fee	1%

Personal Loans

Delinquent Loan Notice	20.00
Lien Search	25.00
Alteration	25.00

Safety Deposit Boxes

Small 1.5" x 5" x 24"	50.00
Small 2.5" x 5" x 24"	65.00
Medium 2.5" x 10" x 24"	90.00
Medium 5" x 5" x 24"	90.00
Large 5" x 10" x 24"	175.00
Ex-Large 10x10x24"	350.00
Replacement Key	35.00
Drill Box	Cost+ \$100
Locker Rent Delinquency Fee	\$25 One time

Wire Transfer

Outgoing	
\$10000 or Less	25.00
\$10000 to \$50000	25.00
\$50000 or More	50.00
Incoming	
Canadian	10.00
USD	10.00

Others

Duplicate Statement per mth(Online) Available on System	5	Account transfer (B.O.A.)	50.00
Duplicate Statement per mth(Storage) Not available on System	\$30/hr +\$5/St (Min of \$15)	Items sent on collection	25.00
Night Deposit (Monthly)	10.00	Items received for collection	25.00
Telephone Transfers	Cost + 10	Reference/Immigration purpose letter	20.00
Interac e-transfers-outgoing	2.00	ATM Surcharge	3.00
Bill payments	1.30	ATM - Interac International	6.00
Certify/Office cheque by member	8.00	Garnishee Orders	150.00
Certify/Office cheque by member USD	8.00	Voucher Search < 90days	\$5 /Voucher
Certify/Office cheque by 3rd party	20	Voucher Search < 90days (In house)Available at branch	\$30/hr+\$ 5/Voucher, Min\$30
Travelor's cheques CAD	1%	Voucher Search < 90days (Out House) Not available at branch	Cost+ \$30/hr
Travelor's cheques USD	1%	Inactive Account/Dormant Account 2 yr	30 Annual
Stop payment with complete info	20.00	Post Dated chq held for deposit	3.00
Stop payment with incomplete info	25.00	Unauthorized overdraft interest	21% per annum
Account close (0 to 6 months)	25.00	RRSP Transfer Out (Register Plan Transfer)	75.00