Updated November 1, 2026

Additional services and fees

A variety of banking services are not included in our monthly fee plans. When you use these services, additional fees apply. The following fees are charged in Canadian dollars (except for U.S. Dollar accounts, where fees are charged in USD).

Account services

Account balances	$4.00
Transfer requests by phone/Member Contact Centre (Does not apply to voice response)	$6.50
Research of historical data (Voucher, statement re-production, cheque images, photo retrieval)	$30.00/hour Min. $15.00
Account reconciliation	$30.00/hour + GST
Bank confirmation, certificate of balance, letter issue	$25.00
Closing membership/all accounts within 180 days of opening	$30.00/account
Account closing/balance transfer to another financial institution	$25.00/account
Inactive account notification	$25.00

Bill payments

Bill Payment – In-branch (excluding Youth, Heritage, No-Fee)	$2.00
Bill Payment – SK Pension Plan	$2.00
Bill Payment – Manual Recall or Trace	$25.00

Interac e-Transfer®

Outgoing Interac e-Transfer® (including Request Money)	$1.50 each
Outgoing Interac e-Transfer® – No-Fee, Heritage, & Youth accounts (including Request Money)	20 free/month $1.50 each after
Outgoing Interac e-Transfer® – Savings accounts (including Request Money)	$5.00 each
Incoming e-Transfer	Free

Wire transfers

To Canadian financial institution	$40.00
To US financial institution	$45.00
To foreign financial institution	$55.00
Incoming wire transfer	$20.00
Wire trace, incomplete wire instructions or cancelled special rate	$40.00

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Cheques and deposits

Manager's Trust/Official Cheque (Canadian & US)	$10.00
Personalized cheques	Varies by style & quantity
Deferred grain cheque held for deposit	Free
Post-dated cheque in ATM or held for deposit	$6.50
Cheque received or sent on collection	$40.00
US Cheque Handling (US funds drawn on a Canadian dollar account)	$25.00
Foreign currency on collection	$10.00

Overdrafts and returned items

Chargeback due to rejected or non-micro encoded cheques and incorrect AFT/EFT encoding	$10.00
Dishonoured loan payment	$6.50
NSF item	$45.00
Automatic transfer to cover overdraft (Coverdraft)	Free
Manual transfer to cover overdraft	$5.00
Overdraft item	$5.00/item + 21% annual interest rate
Stop Payment (full or partial details; online)	$25.00
Stop Payment series (e.g., recurring payments)	$25.00 + $6.50/item returned
Stop Payment on foreign draft	$30.00

Cards and ATM services

Interac® ATM withdrawal surcharge	$2.50
Cirrus® / Maestro® withdrawal surcharge	$4.00
Replacement Debit Mastercard®	$10.00
Replacement Debit Mastercard® – rush order	$35.00

Statement and records

Paper statement (with exception of registered products and loans)	$2.50/month
eStatement	Free
Duplicate statement or print screen	$2.50/page
Duplicate statement request through service provider	$6.50/request
Special statement handling	$6.50
Duplicate tax receipt (T5, T4RSP, T4RIF, RRSP)	$15.00/receipt

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Foreign exchange and drafts

Foreign draft (Canadian, US, & International)	$10.00
Foreign draft – draft copy or trace request	$30.00/hour
Special foreign currency order	$10.00

Registered products

Registered transfer out to another financial institution	$100.00
Registered transfer out to Thrive Wealth	Free
RRSP/TFSA refund of excess contribution	$25.00
RRIF lump-sum withdrawal	$25.00

Safety deposit boxes

Small annual rental	$42.00 + GST
Medium annual rental	$57.00 + GST
Large annual rental	$92.00 + GST
X-Large annual rental	$150.00 + GST
XX-Large annual rental	$250.00 + GST
Key replacement	$20.00 + GST
Drill safety deposit box	$150.00 + Travel + GST

Additional branch services

Blue nylon deposit bag replacement	$10.00 + GST
Annual night deposit fee	$30.00
Replacement/additional night deposit key	$10.00 + GST

Business payment services (CAFT) **Business members only**

CAFT Originator Business set-up fee (one-time)	$200.00
CAFT debit/credit per item	$0.50
CAFT per manual addition of payor's	$1.00
CAFT per manual deletion of change of payor's information	$1.00
CAFT chargeback fee	$6.50

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Estate administration fees

Estate Administration fee	$125.00 + GST
Probate waived, assets under $25,000	$50.00 + GST
Probate waived, assets over $25,000	$3.50 per $1,000 + GST
Annual retention fee	$100.00
Per registered contract to payout	$100.00 + GST
Collection of information per T3 CRA annual filing to Concentra Trust	$150.00
Per T3 CRA annual filing by Concentra Trust	$275.00 + GST & PST

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