

Additional services and fees

The following are transaction fees that apply to personal accounts in Canadian dollars (except for US dollar accounts where the fees are charged in US dollars).

Chargebacks

Canadian accounts (all types)	\$7.50
US accounts	\$7.50 USD

Cheques

Personalized cheques	Fees vary depending on style and quantity ordered
Post-dated cheques in ATM or held for deposit	\$6.50

Debit cards

Replacement card	\$10.00
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Closing membership/account

Membership and all accounts within 180 days of opening	\$30.00
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Drafts

Convera - all bank drafts (Canadian, US, International)	\$7.50
Convera - draft copy/trace request	\$30.00/hour

Duplicate tax slips

T5, T4RSP, T4RIF, RRSP Official Receipts, etc.	\$15.00
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Interac® e-Transfers

To send (including Request Money transfers)	\$1.50 (30 free/month for No-Fee, Heritage, Youth)
To receive	Free

Other

Inactive account notification	\$25.00
NSF items	\$45.00
Overdraft items	\$5.00/item + 21% annual interest rate
Research of historical data	\$30.00/hour, minimum \$15.00
Collection - send foreign currency on collection	\$10.00

RRSP, RESP, RRIF & TFSA

Transfer out fee	\$100.00/transfer
Inactive account fee	\$25.00/annually
RRSP/RRIF – duplicate official receipt	\$15.00/receipt
RRSP – refund of excess contribution	\$25.00/refund
RRIF – lump sum withdrawal	\$25.00/withdrawal

Safety deposit box annual rental (availability varies)*

Small	\$42.00
Medium	\$57.00
Large	\$92.00
XLarge	\$150.00
XXLarge	\$250.00

Safety deposit box key replacement

Key replacement and/or drilling and/or travel costs	Contact your branch
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Statement fees

Duplicate inter-branch statement or print screen	\$2.50
Special handling (do not mail, etc.)	\$6.50
Paper statement (with exception of registered products and loans)	\$2.50/month
Electronic statement	Free

Stop payment

Full details	\$25.00
Partial details	\$25.00
Stop all - series (ex: gym membership)	\$25.00 + \$6.50/item returned
Online	\$25.00
Stop payment Convera draft	\$30.00

Telephone services

Account balances	\$4.00
Transfer requests by phone to branch/Member Contact Centre (does not apply to voice response)	\$6.50

Wires

To Canadian financial institution	\$40.00
To US financial institution	\$45.00
To foreign financial institution	\$55.00
From other financial institution	\$20.00



*All prices are plus GST

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