

PERSONAL ACCOUNTS

	Pay-As-You-Go Chequing	Personal Chequing	Everyday Chequing	E-Power Chequing	Premium Chequing	Americana (US Dollar)	Plan24 Savings	High-Interest TFSA
Monthly Fee	\$0	\$2	\$6	\$9	\$15	\$0	\$0	\$0
Free Eligible Monthly Transactions	0	10	30	Unlimited Self-Serve	Unlimited	0	4	2
Monthly Fee Waived if...	n/a	MMB ≥ \$1,000	MMB ≥ \$1,000	MMB ≥ \$2,000	MMB ≥ \$3,000	n/a	n/a	n/a
Front Cheque Images Returned with Statement	Free	Free	Free	Free	Free	Free	n/a	n/a
MemberDirect Online Banking Access	Free	Free	Free	Free	Free	Free	Free	Free
MemberConnect Phone Banking Access	Free	Free	Free	Free	Free	Free	Free	Free

Standard Monthly Transactions

In-Branch Withdrawals	\$0.75 ^a	\$2.00	\$0 ^a	\$0.80 ^b	\$0.75 ^a	\$0.75 ^a
In-Branch Transfers	\$0.75 ^a	\$2.00	\$0 ^a	\$0.80 ^b	\$0.75 ^a	\$0.75 ^a
In-Branch Bill Payments	\$2.00	\$2.00	\$0 ^a	n/a	\$2.00	n/a
In-Branch Deposits	Free	Free	Free	Free	Free	Free
Exchange [®] /Acculink [®] Deposits	Free	Free	Free	n/a	Free	n/a
Exchange [®] /Acculink [®] Transfers & Withdrawals	\$0.60 ^a	\$0 ^a	\$0 ^a	n/a	\$0.60 ^a	n/a
Assisted Phone or Email Transfers	\$5.00	\$5.00	\$5.00	\$5.00 ^b	\$5.00	\$5.00
Cheque Clearing	\$0.70 ^a	\$0 ^a	\$0 ^a	\$0.80 ^b	n/a	n/a
Pre-Authorized Payments - Debits & Credits	\$0.70 ^a (debits)	\$0 ^a	\$0 ^a	\$0.80 ^b	\$0.70 ^{ad}	\$0.70 ^{ad}
Interac [®] Direct Payments	\$0.60 ^a	\$0 ^a	\$0 ^a	n/a	\$0.60 ^a	n/a
Unassisted Phone & Online Transfers	\$0.60 ^a	\$0 ^a	\$0 ^a	\$0.80 ^b	\$0.60 ^a	\$0.60 ^a
Unassisted Phone & Online Bill Payments	\$0.60 ^a	\$0 ^a	\$0 ^a	n/a	\$0.60 ^a	n/a
Collabria Visa [®] Bill Payments	Free	Free	Free	n/a	Free	n/a
Interac [®] ATMs (within Canada)	\$2.00	\$2.00	\$2.00	n/a	\$2.00	n/a
U.S. ATMs	\$3.00	\$3.00	\$3.00	n/a	\$3.00	n/a
International ATMs	\$3.00	\$3.00	\$3.00	n/a	\$3.00	n/a

The personal **Packaged Chequing** (\$12/mo. for 60 trans.), **T-Bill Savings** (\$0/mo. for 2 trans.) and **Special Savings** (\$0/mo. for 10 trans.) accounts are grandfathered bundles, which have the same service fees as the Personal Chequing account.

Additional Personal/Business Services

Coverdraft (auto system transfer)	\$5.00	Overdraft Handling & Admin Fee	\$5.00	Stop Payment: Partial Details	\$15.00	Issue Duplicate Tax Receipt	\$10.00
Non-Member Cheque Clearing (<\$1,500)	\$10.00	Cheque Sent or Received on Collection	\$25.00	Stop Payment: Full Details or Online	\$15.00	Photocopy (per page)	\$1.46 ^c
Interim Cheques	\$5.60 ^c	NSF Cheque Returned	\$37.50	RRSP Transfer Out	\$50.00	Print Duplicate Cheque Image In-Branch	\$3.00/page
USD Cheque Drawn on CAD Account	\$6.00	Returned Cheque (post, stale-dated, etc.)	\$7.00	Account Closed (<180 days)	\$25.00	Wire Transfer: CDN funds to a CDN Inst.	\$10.00
Cheque Drawn on Non-Chequing Acc.	\$6.00	Rejected Clearing Item	\$5.00	Balance of Account Transfer	\$25.00	Wire Transfer: Other	\$25.00
Chargeback	\$5.00	Replace Member Card [®] (lost/stolen)	\$10.00	Dormant Account	\$3.00	Wire Transfer: Receive	Cost
Both Front & Back Cheque Image	\$2.00/month	Inter Credit Union Hold Funds	\$15.00	Cheque Verification by phone	\$5.00	Non-Member CSCU ATM Access Fee	\$2.00
		Interac [®] Email Money Transfers	\$1.00	Cash Request: Deposit Rolled Coins	\$0.25/roll	Me-to-Me Transfers	Free

^a Included as eligible transaction in bundle and charged after the monthly limit is reached

^b Charges in US dollars

^c Includes GST

^d Credits only

Foreign Drafts

U.S. Dollar	\$6.00
-------------	--------

Certified Official Cheques

Members	\$6.00
Non-Members	\$15.00

Form

Bank Verification	\$33.6/hr (min. 1 hour) ^e
-------------------	--------------------------------------

Statements

Print Duplicate In-Branch Statement	< 6 months and on system = \$5 ≥ 6 months and not on system \$5 per page + \$30/hr
Receive Both Printed & Electronic or extra	\$2.00/month
Mail Duplicate	\$3.00/month
Hold for pick-up	\$5.00

Western Union[®] Money Transfer via Interac e-Transfer[®] Fee

Before Feb. 1, 2019	Fixed fee of \$9.00 plus a variable fee of 1% of the principal
Effective Feb. 1, 2019	
Transfers between \$1 - \$300.99	Fee: \$5 plus 1% of the Principal
Transfers between \$301 - \$999.99	Fee: \$5 plus 1.75% of the Principal

Safety Deposit Boxes (Annual Fee)

1.5" x 5"	\$44.80 ^c
2.5" x 5"	\$56.00 ^c
2.75" x 5"	\$67.20 ^c
2.5" x 10" or 5" x 5"	\$78.40 ^c
2.75" x 10"	\$89.60 ^c
3" x 10"	\$100.80 ^c
5" x 10"	\$156.80 ^c
Replace Lost Key	\$84.00 ^c
Drill Box	\$296.80 ^c

Reference Letter of Record

Account Balance	\$15.00
Interest Earned & Paid	\$15.00
Verification	\$15.00
Taxation, accountant or immigration	\$30/hr (min. 1 hour)

Lending Services

Appraisals	\$275 min.
In-House Inspections	\$100
Progressive Mortgage Inspections	\$150
Progressive Lien Search	\$100
Progressive Mortgage Admin. Fee	\$25
Discharge	\$75
Mortgage Transferred Out	\$75
Early Renewals (Blend & Extend)	\$150
Modifications	\$100
Registered Modification	Cost + \$85
Letter of Interest Paid	\$20
Registration of Certificate of Title	\$150
Search, PPSA Reg. & Sec. Agreement	\$125
Search: Lien, registered owner, company director & company lien	\$25
Loan Alteration	\$25
Failed Automatic Loan Payments	\$37.50 ^e
Insurance Refund Processing Fee	\$100
Seal of CSCU on Plan	\$200

Voucher Search

<90 days	\$5.00
>90 days	\$30/hr (min. 1 hr)

Personal Line or Letter of Credit

Letter of Credit – Annual Fee	1% (Min. \$50)
Line of Credit – Annual Fee	\$0

BUSINESS ACCOUNTS

Monthly Fee	\$0
Free Eligible Monthly Transactions	0
Monthly Fee Waived if...	n/a
Cheque Images Returned with Statement	Free
MemberDirect Online Banking Access	Free
MemberConnect Phone Banking Access	Free

	Pay-As-You-Go Chequing	Strictly Business	Everyday Chequing	Performance Chequing	Prestige Chequing	Americana (US Dollar)	QUAD Chequing	Plan24 Savings	T-Bill Savings
Monthly Fee	\$0	\$6	\$12	\$24	\$35	\$0	\$250 ^f	\$0	\$0
Free Eligible Monthly Transactions	0	20	40	80	160	0	160	4	2
Monthly Fee Waived if...	n/a	MMB ≥ \$5,000	MMB ≥ \$10,000	MMB ≥ \$15,000	MMB ≥ \$15,000	n/a	n/a	n/a	n/a
Cheque Images Returned with Statement	Free	Free	Free	Free	Free	Free	Free	n/a	n/a
MemberDirect Online Banking Access	Free	Free	Free	Free	Free	Free	Free	Free	Free
MemberConnect Phone Banking Access	Free	Free	Free	Free	Free	Free	Free	Free	Free

Standard Monthly Transactions

In-Branch Withdrawals	\$0.85 ^a	\$0.85 ^b	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a
In-Branch Transfers	\$0.85 ^a	\$0.85 ^b	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a
In-Branch Bill Payments	\$2.00	n/a	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
In-Branch Deposits	\$0.85 ^a	\$0.85 ^b	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a
Assisted Phone or Email Transfers	\$5.00	\$5.00 ^b	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Cheque Clearing	\$0.85 ^a	\$0.85 ^b	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	n/a	n/a
Pre-Authorized Payments–Debits & Credit	\$0.85 ^a	\$0.85 ^b	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^{ad}	\$0.85 ^{ad}
Interac® Direct Payments	\$0.85 ^a	n/a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	n/a
Unassisted Phone & Online Transfers	\$0.85 ^a	\$0.85 ^b	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a
Unassisted Phone & Online Bill Payments	\$0.85 ^a	n/a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a
CSCU Collabria Visa® Bill Payments	Free	n/a	Free	Free	Free	Free	Free
Exchange®/AccuLink® ATMs	\$0.85 ^a	n/a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	\$0.85 ^a	n/a
Interac® ATMs (within Canada)	\$2.00	n/a	\$2.00	\$2.00	\$2.00	\$2.00	n/a
U.S. ATMs	\$3.00	n/a	\$3.00	\$3.00	\$3.00	\$3.00	n/a
International ATMs	\$3.00	n/a	\$3.00	\$3.00	\$3.00	\$4.00	n/a

Annual Fees for Business Credit

Letter of Credit	1% (Min. \$50)
Line of Credit	1% (Min. \$50)

Business Night Deposit Service

Per CSCU Reusable Bag	\$44.80/year ^c
Per Non-Reusable Bag	\$1.50
Lost Key	\$95.20 ^c

^a Included as eligible transaction in bundle and charged after the monthly limit is reached ^b Charges in US dollars ^c Includes GST ^d Credits only ^e Charged on the 6th consecutive attempt.

^f Fees start at \$250, for each additional retail location (processed through the same account) there is additional \$100 charge per month, conditions apply.