

## DEPOSIT SERVICES

### CHEQUING ACCOUNTS:

- **REGULAR CHEQUING** – Pay per use
- **BUSINESS ACCOUNTS** – Must pay all applicable service charges and high volume accounts may be assessed an additional monthly fee
- **SERVICE FEE PACKAGES** – These packages include unlimited debit transactions, unlimited Canadian Credit Union ABM transactions, e-transfers and over the counter bill payments.

**STUDENT CUPAC (full-time students aged 12-25)** - No monthly fee

**CUPAC** - \$9.75 per month

**GOLDEN (age 60+)** - No monthly fee

**ORGANIZATIONS/CLUBS** - No monthly fee

### SAVINGS ACCOUNTS:

- Available for personal, business, or organizational use
- 5 free debit transactions per month per account
- Chequing privileges are not available
- Interest calculated daily on a tiered basis and is paid monthly

## SERVICE CHARGES

Account debits	\$0.50/item
Unauthorized overdraft	\$5.00/item
System transfer fee	\$2.00
Interac e-Transfer	\$1.50
Cheque returned – non NSF	\$10.00
NSF cheque	\$40.00
Personalized cheques	Cost
Stop payment	\$10.00
ATM – Interac	\$1.75
ATM – Cirrus	\$3.00
Replacement/Lost Card	\$5.00
Disable Flash (per card)	\$25.00
Items sent on collection	\$30.00
Manager's Trust cheque	\$5.00
Drafts	\$5.00
Photocopy/Fax	\$1.00/page
Utilities – member	\$2.00/bill
Utilities – non-member	\$5.00/bill
Paper statement fee	\$1.00/month
Statement reprint	\$5.00/stmt
Cheque image retrieval	\$5.00
Incorrect AFT	\$10.00
Manual transfer to cover OD	\$2.00
Canadian cheque in US funds	\$10.00

### Safety Deposit Boxes (GST included)

Small	\$25.00
Medium	\$30.00
Large	\$35.00
Extra-large	\$45.00
Replacement key	Cost + \$20.00
Drilling of SDB	Cost + \$30.00

*(Costs include mileage & labour of 3<sup>rd</sup> party contracted to provide the service)*

## CREDIT SERVICES

*(Credit Services fees are a guideline, costs will vary based on overall strength of the file)*

### Personal Loans:

<b>Application Fee</b>	\$35.00
<b>Annual Line of Credit Review</b>	
<b>(&lt;\$10,000.00)</b>	\$25.00
<b>(&gt;\$10,000.00)</b>	\$50.00

### Commercial & Agricultural Loans/LOC:

<b>Application Review</b>	0.25% - 0.5% of request (min. \$50.00)
<b>Annual Review</b>	0.25% - 0.5% (min. \$50.00)

### Other Credit Services:

Loan Interest Paid	\$5.00
Letter Replacement	
Loan Collection (letter or call)	\$5.00
External transfer of mortgage	\$500.00
Mortgage discharge	\$50.00
Mortgage re-advance	\$100.00
Mortgage amendment	\$200.00
Land Title search	Cost + \$5.00
PPR search	\$15.00
PPSA registration	Cost + \$10.00
Mortgage renewal	(0.1% of balance – min. \$25.00)
Letter of Credit	(1%/year - min. \$25.00)
Loan extension/amendment	(accrued interest + \$25.00)

## MISCELLANEOUS COSTS

Bank Confirmations	\$25.00
Record Search (min \$30)	\$35.00/hr
Duplicate T5	\$5.00
Estate Account Processing	\$50.00
Cheque cashing – non-member	\$10.00
Requirements to pay (original notice)	\$25.00
Account closed < 90 days	\$15.00
Transfer BOA to another FI	\$20.00
RRSP transfer out (per deposit)	\$150.00
Dormant account (after 1 year)	\$50.00/yr

CAFT – Business setup & training	\$50.00
1-25 transactions/month	\$20.00
26-50 transactions/month	\$25.00
51 + transactions/month	\$30.00

## Wire Transfers:

Outgoing to a Credit Union	\$20.00
Outgoing to Canadian FI	\$30.00
Outgoing to International CU (min)	\$30.00
Outgoing to International FI (min)	\$50.00

## Member Direct® ONLINE BANKING

- Mobile Banking
- Interac e-Transfer
- Direct Alerts
- Bill Payments
- E- Statements
- Deposit Anywhere

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## KERROBERT BRANCH

445 Atlantic Avenue  
 Kerrobert, SK S0L 1R0  
 Phone: (306) 834-2611  
 Fax: (306) 834-5558  
 E-mail: [info@kerrobert.cu.sk.ca](mailto:info@kerrobert.cu.sk.ca)  
[www.kerrobertcreditunion.ca](http://www.kerrobertcreditunion.ca)

**Monday to Friday**  
**9:00 a.m. to 4:00 p.m.**

Automated Teller Machine (ATM)  
 Open 24 hours, seven days a week

## MAJOR BRANCH

Major, SK S0L 2H0  
 Phone: (306) 834-5424  
 Fax: (306) 834-1118

**Tuesday to Friday**  
**9:30 a.m. to 12:30 p.m.**

# KERROBERT CREDIT UNION LIMITED



## BASIC SERVICES & FEE SCHEDULE

Effective February 12, 2020