

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, no fees for the purchase of Traveler's cheques.

STUDENT CUPAC -\$4.00 per month for Full-time students aged 12 – 25

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 rd 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:

Application Fee	\$35.00
Annual Line of Credit Review	
(<\$10,000.00)	\$25.00
(>\$10,000.00)	\$50.00

Commercial & Agricultural Loans/LOC:

Application Review	
0.25%-0.5% of request (min \$50.00)	
Annual Review	
0.25%-0.5% (min \$50.00)	

Other Credit Services:

Loan Interest Paid Letter Replacement	\$5.00
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 (acc'd int + \$25.00)	

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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	
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

KERROBERT CREDIT UNION LIMITED



KerRobert Branch

445 Atlantic Avenue
KerRobert, SK S0L 1R0
Phone: (306) 834-2611
Fax: (306) 834-5558

E-mail: info@kerrobert.cu.sk.ca
www.kerrobertcreditunion.ca

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

Automated Banking Machine (ABM)
Open 24 hours, seven days a week

KERROBERT CREDIT UNION LIMITED



BASIC SERVICES & FEE SCHEDULE

Effective January 1, 2017

Member Direct® ONLINE BANKING

- Mobile Banking
- Interac E-Transfer
- Direct Alerts
- Free Bill Payments
- E- Statements
- No Charge

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.