

**Eagle River Credit Union**  
**Account Package Fees - October 15th, 2017**

Replaces Notification Card January 3rd, 2017

	<i>Type</i>	<i>Account Type</i>	<i>Monthly Fee</i>
<b>1</b>	Account Type	YOUR Business Account Level 1 - 10	\$10.00
<b>2</b>	Account Type	YOUR Business Account Level 2 - 25	\$20.00
<b>3</b>	Account Type	YOUR Business Account Level 3 - 55	\$33.00
<b>4</b>	Account Type	YOUR Business Account Level 4 - 85	\$49.00
<b>5</b>	Account Type	YOUR Business Account Level 5 - 125	\$85.00
<b>6</b>	Account Type	YOUR Student Electronic	\$4.95
<b>7</b>	Account Type	YOUR Chequing Account	\$2.00
<b>8</b>	Account Type	YOUR Chequing 15	\$4.00
<b>9</b>	Account Type	YOUR Chequing 40	\$10.00
<b>10</b>	Account Type	YOUR Chequing Unlimited	\$25.00
<b>11</b>	Account Type	YOUR Electronic Chequing	\$13.00
<b>12</b>	Account Type	YOUR US\$ Chequing Account	\$5.00
<b>13</b>	Account Type	YOUR Chequing 15 (Senior)	\$3.00
<b>14</b>	Account Type	YOUR Chequing 40 (Senior)	\$7.50
<b>15</b>	Account Type	YOUR Chequing Unlimited (Senior)	\$18.75
<b>16</b>	Account Type	YOUR Electronic Chequing (Senior)	\$13.00
<b>17</b>	Account Type	New Horizons Chequing	\$3.50
<b>18</b>	Account Type	HeadStart Chequing	\$4.50
<b>19</b>	Account Type	HeadStart Standard	Pay per use
<b>20</b>	Account Type	YOUR Community Account Level 1 - 10	FREE
<b>21</b>	Account Type	YOUR Community Account Level 2 - 25	\$10.00
<b>22</b>	Account Type	YOUR Community Account Level 3 - 55	\$23.00
<b>23</b>	Account Type	YOUR Community Account Level 4 - 85	\$39.00
<b>24</b>	Account Type	YOUR Community Account Level 5 - 125	\$75.00
<b>25</b>	Account Type	YOUR Savings	FREE
<b>26</b>	Account Type	YOUR HISA	FREE
<b>27</b>	Account Type	YOUR TFSA HISA	FREE

**Eagle River Credit Union**  
**Transaction Service Fees - October 15th, 2017**

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<i>Transaction Type</i>	<i>Transaction Description</i>	<i>Fee</i>
Account Closure	Account closed before 90 Days	\$20.00
Account Closure	Account reactivated within 90 Days	FREE
Account Protector	Unauthorized Overdrafts (plus interest)	\$5.00
Card Replacement	Regular mail or in branch (> 1 in 6 mth)	\$10.00
Card Replacement	Rush card - special circumstances	\$45.00
Clearing Items	Chargeback	\$7.00
Clearing Items	NSF Cheque	\$45.00
Clearing Items	Pre-Authorized Payment Set-up or	FREE
Clearing Items	Rejected clearing item	\$5.00
Clearing Items	Voucher search < 90 days	\$5.00
Clearing Items	Voucher search > 90 days	\$30.00
Inactive Membership	Monthly Inactive Membership (excluding Your Student Chequing)	\$5.00
Interac eTransfer	Cancellation	FREE
Interac eTransfer	E-mail money Transfer - outgoing	\$1.50
Interac eTransfer	Incoming	FREE
MD Online Banking	Basic Business Access	FREE
MD Online Banking	Personal Access	FREE
MD Online Banking	Small Business (Mdi Small Business)	FREE
Night Depository	Night Deposit Fee	\$50.00
Official Cheque	Canadian Draft	\$7.50
Official Cheque	Canadian Draft (non-member)	\$10.00
Official Cheque	Certified Cheque (member)	\$15.00
Official Cheque	Certified Cheque (non-member)	\$20.00
RRSP/RRIF	RRSP/RRIF Special withdrawal from locked in	\$100.00
RRSP/RRIF	RRSP closed less than 6 months	\$50.00
RRSP/RRIF	RRSP/RRIF Accounts transfer	\$50.00
Safety Deposit	Safety Deposit Box Drilling cost	\$200.00
Safety Deposit	Safety Deposit Box key replacement	\$25.00
Safety Deposit	Safety Deposit Box Rental - large	\$45.00
Safety Deposit	Safety Deposit Box Rental - small	\$40.00
Statement	In-branch	\$5.00
Statement	MemberDirect	FREE
Statement	Monthly paper statement	\$3.00
Statement	Monthly statement with cheque imaging (Mailed)	\$5.00
Statement	Reference letter: account balance	\$10.00
Statement	Reference letter: bank verification	\$25.00
Statement	Reference letter: interest earned	\$25.00
Stop Payment	Stop payment: full details	\$15.00
Stop Payment	Stop payment: online	\$9.00
Stop Payment	Stop payment: partial details (Cheque/PAD date, Payee or recipient's name, amount)	\$18.00
Transaction	Balance of Account transfer: BOA	\$25.00
Transaction	Bill Payment - In-Branch (non-member)	\$3.00
Transaction	Business Deposit Books (1st one free - \$5.00 thereafter)	\$5.00
Transaction	Cash Requests > \$1,000	\$2.25/\$1000
Transaction	Charge for Coin > \$100	\$2.25/\$100
Transaction	Cheque drawn on non-chequing account	\$5.00
Transaction	Coin Rollers	\$0.05/tube
Transaction	Collection Item: received	\$15.00
Transaction	Deactivate Interac Flash	\$25.00

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<i>Transaction Type</i>	<i>Transaction Description</i>	<i>Fee</i>
Transaction	Internal Transfer to other FI (Member Loan Payment, etc.	\$15.00
Transaction	Misc. Copies/Faxes	\$0.50 per page
Transaction	Money Order: Canadian (Member)	\$5.00
Transaction	Money Order: Canadian (Non-Member)	\$6.00
Transaction	Money Order: US (member)	\$10.00
Transaction	Money Order: US (non-member)	\$15.00
Transaction	Night Deposit Bags	\$20.00/100
Transaction	OTC/Telephone Account Balance/Account Inquiry	\$3.00
Transaction	Telephone transfer - assisted	\$4.00
Transaction	TFSA - Full transfer to other FI	\$50.00
Transaction	TFSA - Partial transfer to other FI	\$50.00
Transaction	Traces:(for Transfer returned due to incorrect details provided by member)	\$15.00
Transaction	Transfer: automatic transfer to cover	\$4.00
Transaction	Wire transfer - outgoing: CDN	\$30.00
Transaction	Wire transfer - outgoing-US	\$45.00

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<i>Transaction Type</i>	<i>Transaction Description</i>	<i>Savings</i>	<i>Personal Chequing Per Item</i>	<i>Business Chequing Per Item</i>
Transaction	ATM Transfer Debit	\$1.00	\$ 0.85	\$1.00
Transaction	Auto Transfer	\$1.00	\$ 0.85	\$1.00
Transaction	Bill Payment - MemberDirect/Telephone	\$1.50	\$ 0.85	\$1.00
Transaction	Bill Payment - Over the Counter	\$2.00	\$ 2.00	\$2.00
Transaction	Bill Payment - Self-Serve (ABM, Mobile)	\$2.00	\$ 0.85	\$1.00
Transaction	Bill Payment - Telepay Transaction	\$1.50	\$ 0.85	\$1.00
Transaction	Cash Withdrawal - In-Branch	\$1.50	\$ 1.00	\$1.00
Transaction	Certified Cheque Withdrawal	NA	\$ 15.00	\$15.00
Transaction	Cheque Deposit NSF	NA	\$ 45.00	\$45.00
Transaction	Cheque Withdrawal	NA	\$ 0.85	\$1.00
Transaction	Cheque Withdrawal Through Clearing	NA	\$ 0.85	\$1.00
Transaction	Deposit (Cash and Cheques)	FREE	FREE	\$1.00
Transaction	Direct Payment - Cross Border	\$1.50	\$ 1.50	\$1.50
Transaction	Direct Payment - Interac Flash	\$1.00	\$ 0.85	\$1.00
Transaction	Direct Payment - Interac Online	\$1.00	\$ 0.85	\$1.00
Transaction	Direct Payment Pre-authorized	\$1.00	\$ 0.85	\$1.00
Transaction	Direct Payment Purchase	\$1.00	\$ 0.85	\$1.00
Transaction	Global Payment	NA	\$ 0.85	\$1.00
Transaction	ICU Withdrawal	\$1.00	\$ 0.85	\$1.00
Transaction	Inter Credit Union ABM Withdrawal	\$1.00	\$ 0.85	\$1.00
Transaction	Interac E-Transfers (send)	\$1.50	\$ 1.50	\$1.50
Transaction	Interac Withdrawal	\$1.50	\$ 1.50	\$1.50
Transaction	Member Direct Debit Withdrawal	FREE	FREE	FREE
Transaction	Member Direct Inter-Account Transfer	FREE	FREE	FREE
Transaction	Non Encoded Cheque	NA	\$ 5.00	\$5.00
Transaction	PAP Return	\$45.00	\$ 45.00	\$45.00
Transaction	PLUS Withdrawal	\$3.00	\$ 3.00	\$3.00
Transaction	Pre-Authorized Cheque/Debit	\$1.50	\$ 0.85	\$1.00
Transaction	Returned Cheque Withdrawal	\$5.00	\$ 5.00	\$5.00
Transaction	Special Transfer	\$4.00	\$ 4.00	\$4.00
Transaction	Telpay Transfer Debit	NA	NA	\$1.00
Transaction	Transfer - Telephone Request	\$4.00	\$ 4.00	\$4.00
Transaction	Transfer Debit	\$1.00	\$ 0.85	\$1.00
Transaction	ATM Withdrawal	\$1.00	\$ 0.85	\$1.00
Transaction -	EXCHANGE/Acculink/ATM	FREE	FREE	FREE
Transaction -	Own ATM	FREE	FREE	FREE

**Eagle River Credit Union**  
**Loan Service Fees - October 15th, 2017**

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<i>Loan Type</i>	<i>Transaction Description</i>	<i>Fee</i>
Commercial Loans	Bank Confirmation Fee (NP - Free)	\$25.00
Commercial Loans	Commercial Credit Reference (NP - Free)	\$25.00
Commercial Loans	Late Payment Fee (7 Days)	\$15.00
	Late Payment Fee (30 Days)	\$30.00
Commercial Loans	Late Reporting Fee	\$100.00
Commercial Loans	Letters of Credit: 0.5% (or minimum)	0.5% (minimum \$250)
Commercial Loans	Loan Application Fee (minimum)	\$100.00
Commercial Loans	Loan Audit - Interest Verification Letter (NP - Free)	\$25.00
Commercial Loans	Loan Review Fee (minimum)	Minimum \$50.00
Commercial Loans	* Loan Renewal Fee	Minimum - \$100
Commercial Loans	**** Amendment to Terms, Conditions, Security (Minimum)	Minimum \$100.00
Commercial Loans	Margining Fee	\$50.00
Commercial Loans	** Monthly Line of Credit Administration Fee (minimum)	</= \$25K = \$10
Commercial Loans	** Monthly Line of Credit Administration Fee	>\$25K = \$25
Commercial Loans	Commercial Overdrafts (per thousand)	
Commercial Loans	PPSA Registration (minimum)	Minimum - \$100
Commercial Loans	PPSA Registration	>5 years - \$120
Personal Loans	*** Application Cancellation - 0.05% of request (Minimum)	\$25.00
Personal Loans	Property Search	\$50.00
Personal Loans	PPSA Discharge	\$33.00
Personal Loans	PPSA Renewal (additional \$10 for each year)	\$29.00
Personal Loans	PPSA Substitution/Amendment	\$48.00
Personal Loans	PPSA Search	\$41.00
Personal Loans	PPSA > 5 years	\$120.00
Personal Loans	PPSA Registration (minimum)	\$100.00
Personal Loans	PPSA - Conditional Sale	\$120.00
Personal Loans	Amortization Schedule	FREE
Personal Loans	Credit Bureau Fee	FREE
Personal Loans	Loan Application Fee	minimum \$20.00
Personal Loans	Loan Interest Letter	\$25.00
Personal Loans	Returned Loan Payment	\$45.00
Personal Loans	CUMIS Insurance Refund (per rider/product)	\$25.00
Personal Loans	Late Payment (7 days)	\$15.00
Personal Loans	Late Payment (30 Days)	\$30.00
Personal Loans	Property Search	\$50.00
Personal Loans	Loan Deferment Fee	\$30.00
Personal Loans	Conditional Sale Registration	120.00
Personal Loans	*** Application Cancellation	0.05% of request
Mortgages	Mortgage Release	\$200.00
Mortgages	Appraisals	Cost
Mortgages	Assumptions	Cost
Mortgages	Blend and Extend-Penalty	Differential
Mortgages	Mortgage Penalty	As per agreement
Mortgages	Inspection	Cost
Mortgages	Mortgage Renewal	\$100.00
Mortgages	Letter of Interest Paid (for tax purposes)	\$25.00
Mortgages	Modification (changing payment terms)	FREE
Mortgages	Registration of Certificate of Title	Cost