

# Eagle River Credit Union

## Service Charges and Fees Effective January 3, 2017

Service Charges and Fees Effective January 3, 2017	Savings	Personal Chequing Per Item	Business Chequing Per Item
Tran Description	Per item (2 Free)	Per item	Per item
Special Transfer	\$4.00	\$4.00	\$4.00
Chq Deposit NSF	NA	\$45.00	\$45.00
PAP Return	\$45.00	\$45.00	\$45.00
Deposit (Cash and Cheques)	NA	NA	\$1.00
ICU Withdrawal	\$1.00	\$0.85	\$1.00
Transfer Debit	\$1.00	\$0.85	\$1.00
Interac E-Transfers (send)	\$1.50	\$1.50	\$1.50
Member Direct Debit Withdrawal	free	free	free
Member Direct Inter-Account Transfer	free	free	free
Auto Transfer	\$1.00	\$0.85	\$1.00
Telepay Transfer Debit	NA	NA	\$1.00
Telepay Withdrawal-Bill Payment	\$1.50	\$0.85	\$1.00
Over the Counter Bill Payment	\$2.00	\$2.00	\$2.00
Direct Payment Purchase	\$1.00	\$0.85	\$1.00
Direct Payment Pre-authorized	\$1.00	\$0.85	\$1.00
Direct Payment - Cross Boarder	\$1.50	\$1.50	\$1.50
Direct Payment - Interac Flash	\$1.00	\$0.85	\$1.00
Direct Payment - Interac Online (TBD)	\$1.00	\$0.85	\$1.00
Inter Credit Union ABM Withdrawal	\$1.00	\$0.85	\$1.00
Pre-Authorized Cheque	\$1.50	\$0.85	\$1.00
PLUS Withdrawal	\$3.00	\$3.00	\$3.00
Interac Withdrawal	\$1.50	\$1.50	\$1.50
ABM Transfer Debit	\$1.00	\$0.85	\$1.00
ABM Bill Payment	\$2.00	\$0.85	\$1.00
ABM Withdrawal	\$1.00	\$0.85	\$1.00
In Branch Cash Withdrawal	\$1.50	\$1.00	\$1.00
Member Direct Bill Payment Withdrawal	\$1.50	\$0.85	\$1.00
Certified Cheque Withdrawal	NA	\$15.00	\$15.00
Cheque Withdrawal Through Clearing	NA	\$0.85	\$1.00
Returned Cheque Withdrawal	\$5.00	\$5.00	\$5.00
Non Encoded Chq	NA	\$5.00	\$5.00
Cheque Withdrawal	NA	\$0.85	\$1.00
Global Payment	NA	\$0.85	\$1.00

Type	Service Charge List - Credit Union	ERCU Service Fees Effective Jan 3, 2017
Account Closure	Account closed before 90 Days	\$20.00
Mortgages	Appraisals	Cost
Mortgages	Assumptions	Cost
Transaction	Balance of Account transfer: BOA	\$25.00
Mortgages	Blend and Extend - Penalty	differential
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
Clearing Items	Chargeback	\$7.00
Transaction	Cheque drawn on non-chequing account	\$5.00
Transaction	Collection Item: received	\$15.00
Personal Loans	Delinquent Loan Notice/Telephone Call	\$10.00
Mortgages	penalties)	\$200.00
Interac eTransfer	E-mail money Transfer - outgoing	\$1.50
Statement	In-branch	\$5.00
Mortgages	Inspection	cost
Mortgages	Letter of Interest Paid (for tax purposes)	\$25.00
Mortgages	Modification (changing payment terms)	\$0.00
Transaction	Money Order: Canadian (Member)	\$5.00
	Money Order: Canadian (Non-Member)	\$6.00
Transaction	Money Order: US (member)	\$10.00
	Money Order: US (non-member)	\$15.00
Statement	Monthly paper statement	\$3.00
Statement	Monthly statement with cheque imaging	\$5.00
Night Depository	Night Deposit Fee	\$50.00
Clearing Items	NSF Cheque	\$45.00
Personal Loans	Loan Administration Application Fee (Personal Loan/LOC/OD)	
Personal Loans	<= \$20,000	\$20.00
Personal Loans	>\$20,000 <= \$50,000	\$40.00
Personal Loans	>\$50,000	\$50.00
Commercial Loans	Commercial Line of Credit Monthly Maintenance Fee	
Commercial Loans	0-50K	\$10.00
Commercial Loans	> 50k - 150k	\$25.00
Commercial Loans	>150 - 250k	\$50.00
Loans	>250k	\$75.00
	Late Remittance - Financial Statements after 6mths from Y/E - Commercial Accounts	
	Per Month	\$25.00
Personal Loans	PPSA Registration Fee	\$64.00 - \$118.00
Statement	Reference letter: account balance	\$10.00
Statement	Reference letter: bank verification	\$25.00
Statement	Reference letter: interest earned	\$25.00
Mortgages	Registration of Certificate of Title	Cost
Card Replacement	Regular mail or in branch (> 1 in 6 mth period)	\$10.00
Card Replacement	Rush card - special circumstances	\$45.00
Clearing Items	Rejected clearing item	\$5.00

Type	Service Charge List - Credit Union	ERCU Service Fees Effective Jan 3, 2017
RRSP/RRIF	RRPS/RRIF Special withdrawal from locked in RRSP	\$25.00
RRSP/RRIF	RRSP closed less than 6 months	\$50.00
RRSP/RRIF	RRSP/RRIF Accounts transfer	\$50.00
Boxes	Safety Deposit Box Drilling cost	\$200.00
Boxes	Safety Deposit Box key replacement	\$25.00
Boxes	Safety Deposit Box Rental - large	\$45.00
Boxes	Safety Deposit Box Rental - small	\$40.00
Stop Payment	Stop payment: full details	\$15.00
Stop Payment	Stop payment: online	\$8.00
Stop Payment	Stop payment: partial details	\$12.00
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	Transfer: automatic transfer to cover overdraft	\$4.00
Account Protector	Unauthorized Overdrafts (plus interest)	\$5.00
Clearing Items	Voucher search < 90 days	cost
Clearing Items	Voucher search > 90 days	cost
Transaction	Wire transfer - outgoing: CDN	\$30.00
	Wire transfer - outgoing-US	\$45.00
Transaction	Internal Transfer to other FI (Member Loan Payment, etc.	\$15.00
	Business Deposit Books (1st one free - \$5.00 thereafter)	\$5.00
	Night Deposit Bags	\$20.00/100
	Deactivate Interac Flash	\$25.00
	Cash Requests	\$2.25/\$1000
	Charge for Coin	\$2.25/\$100
	Coin Rollers	\$0.05/tube
	Misc. Copies/Faxes	\$0.50 per page
	Traces:(for Transfer returned due to incorrect details provided by member)	
	Wire Transfers (CND)	\$15.00
	Wire Transfers (USD)	\$25.00
	Application Cancellation: Loans/Mortgages	.05% of Request - Min. \$25.00 Max of \$500.00