



**NOTICE TO MEMBERS:**

As of January 2, 2016, the following service charges will take effect:

<b>Service Charge Changes Effective Jan. 2, 2016</b>	
Certified Cheque	\$15 mem \$20 non member
Stop Payment	\$15.00
Wire Transfers (CND)	\$25.00
Wire Transfers (USD)	\$35.00
Account closed before 90 days	\$20.00
Confirmations Letters:	
Auditors	\$20.00
Account History	\$20.00
Money Orders:	
CAD	\$5.00
USD	\$7.50
Duplicate Tax Receipt	\$10.00
RRSP Transfer Out	\$50.00
Early Redemption - Term Deposit/RRSP	\$25.00 + loss of interest accrued since last paid
Interest Letters for Tax Purposes	\$25.00
Search > 1 year	\$20.00/hour (min \$10.00)
Bill Payments (FSR Assisted)	\$2.00 mem \$3.00 non
Official Cheque	\$6 mem \$8 non-member
Traveller's Cheques	n/a
ICU deposit	No charge
copy of Account statement (per month)	\$5.00
cheque cashing (non member)* <small>Note 1</small>	\$5 up to \$1,000, \$10 over \$1,000
Transfer fees	\$4.00
Overdraft	\$5.00
Safety Deposit Boxes:	
Small	\$40.00
Large	\$45.00
Safety Deposit Boxes Key Replacement	Cost of replacement (min \$50)
Safety Deposit Box Drilling	Cost of Drilling (min \$100)
Monthly Statement Return	\$3.00
Monthly Statement Return with cheque imaging	\$4.00
NSF Charges	\$40.00
Non member ATM Charges	\$3.00
Chargeback 3rd Party Personal	\$7.00
Night Deposit Bags - Cloth	\$25.00
Night Deposit Bags - Disposable	\$20.00/100
Night Deposit Annual Fee	\$50.00/yr
Account Balance Inquiries	\$3.00