General Account Fees - Personal Banking



Account Related Fees	
Canadian, US, or International Draft	\$10.00
Stop Payment Order - Partial Details	\$17.50
Stop Payment Order - Full Details	\$12.50
Post Dated Items Held	\$3.00
Foreign Currency Cheque on Canadian Account	\$10.00
Items on Collection	\$10.00
Dishonoured Cheque (NSF)	\$48.00
Credit Limit Usage Fee	\$5.00
System Overdraft Transfer	\$5.00
Account Limit Excess	\$5.00
Chargeback - Return Cheque	\$7.00
Replacement Card Order (Lost/Stolen)	\$5.00
Member Statement Re-Print	\$5.00
Certification of Account Balance	\$7.00
Certification of Interest Earned/Paid	\$25.00
Bank Confirmations	\$50.00
Wire Fees	
Incoming wire (CDN)	\$12.00
Incoming wire (USD)	\$25.00
Outgoing wire - within Canada (in CDN)	\$12.00
Outgoing wire - within Canada (in USD)	\$25.00
Outgoing wire - USA	\$25.00
Outgoing wire - International	\$40.00

Non-Member Fees	
Canadian Draft	\$10.00
Foreign Currency Exchange or Purchase	\$5.00 + exchange rate
Cheque Cashed - drawn on BVCU account under \$2,500	\$10.00
Cheque Cashed - drawn on BVCU account \$2,500 and over	\$25.00
Cheque Cashed - Gov't of Canada Cheque (\$1,500 limit)	no charge

Membership-Related Fees	
Membership closed within 60 days - to another CU	no charge
Membership closed within 60 days - to another FI	\$20.00
Membership closed due to unsatisfactory operation	\$25.00

Registered Account Fees		
Transfer of RRSP/RRIF/RESP to another FI within 180 days	\$225.00	
Transfer of RRSP/RRIF/RESP to another FI after 180 days	\$150.00	
RRSP Cash Withdrawals	\$25.00	
RRIF Unscheduled Payment	\$25.00	
TFSA Withdrawal (5 free per year)	\$25.00	

Inactive Account Fees	
Inactive Account Notice - acknowledged within 60 days	no charge
Inactive Account Notice - no response after 60 days	\$15.00
Two Year Notice	\$20.00
Five Year Notice	\$25.00
Nine Year Notice	\$30.00
Ten Year Notice - transfer to CUDGC	\$35.00

Safe Deposit Box Rentals	
5" x 1.5" - small	\$45.00/year + GST
5" x 2.5" & 5" x 5" - medium	\$55.00/year + GST
5" x 10" - large	\$85.00/year + GST
10" by 10" or larger - extra large	\$100.00/year + GST

