

General Account Fees - Personal Banking



Account Related Fees

Canadian, US, or International Draft	\$10.00
CDN Lost or Stolen Draft - stop pmt, replacement and Bond of Indemnity	\$15.00
USD Lost or Stolen Draft, stop pmt, replacement and Bond of Indemnity	\$22.50 USD
International Lost or Stolen Draft, stop pmt, replacement and Bond of Indemnity	\$22.50
Stop Payment Order - Partial Details	\$20.00
Stop Payment Order- Full Details	\$15.00
Post Dated Items Held	\$5.00
Foreign Currency Cheque on Canadian Account	\$20.00
Items on Collection	\$25.00
Dishonoured Cheque or AFT return (NSF)	\$48.00
Credit Limit Usage Fee (AOD)	\$5.00
System Overdraft Transfer (Draw)	\$5.00 per draw transfer
Account Limit Excess	\$5.00
Chargeback - Return Cheque/AFT/CAFT	\$9.00
PPJV Trace - Bill Payment - Member Error	\$15.00
Replacement Card Order - Lost/Stolen	\$10.00
Replacement Card Order - Rush	\$25.00
Member Statement Re-Print	\$5.00 per statement
Transaction History Print	\$3.00
Certification of Account Balance	\$8.00
Certification of Interest Earned/Paid	\$25.00
Bank Confirmation	\$55.00
Returned Mail	\$1.00
Member Security Fee (charged annually)	\$3.75/year

Wire Fees

Incoming wire (CDN)	\$15.00
Incoming wire (USD)	\$30.00
Outgoing wire - within Canada (in CDN)	\$30.00
Outgoing wire - within Canada (in USD)	\$40.00
Outgoing wire - USA	\$40.00
Outgoing wire - International	\$60.00
Wire Traces / Incomplete Wire Instructions	\$15.00

Membership Related Fees

Membership closed within 60 days - to another CU	\$10.00
Membership closed within 60 days - to another FI	\$20.00
Membership closed due to unsatisfactory operation	\$30.00

Digital Assets	
eMetal Account Fee	\$1.50/month
Bitcoin Gateway Account Fee	\$6.99/month

In-House Cheques			
Quantity of 4 cheques	\$10.00	Quantity of 48 cheques	\$21.00
Quantity of 12 cheques	\$15.00	Quantity of 100 cheques	\$28.00
Quantity of 24 cheques	\$17.00	Register/Wallet	Free

Registered Account Fees	
Transfer to other FI - all registered account types (RSP, RIF, TFSA, FHSA, RESP)	\$125.00
RSP Cash Withdrawal	\$25.00
RIF Unscheduled Withdrawal - outside of scheduled MAD distribution	\$25.00
FHSA Withdrawal - Non-Qualified withdraw only , Home Purchase withdrawal, no fee	\$25.00
TFSA Withdrawal	\$0.00

Safe Deposit Box Rentals	
5" x 1.5" - small	\$50.00
5" x 2.5" - medium	\$60.00
5" x 5" - large	\$95.00
5" x 10" or larger - extra large	\$125.00
Safe Deposit Box Drilling	\$250.00 + mileage if appl
Replacement Key	\$25.00

Inactive Account Fees	
Inactive Account Notice - no response after 60 days	\$25.00
Two Year Notice	\$25.00
Five Year Notice	\$25.00
Ten Year Notice - transfer to CUDGC	\$25.00

Search of Records	
Search of Records - Less than 90 days	\$10.00
Search of Records - Over 90 days	\$30.00/hour, min 1 hour

Estate Fees	
Joint Right of Survivorship Accounts Only	\$0.00
Estate Administration Fee	\$50.00
Registered Contract Estate Administration	\$25.00 per contract
Registered Contract T3 Tax Slip Preparation	\$300.00 per contract
Safe Deposit Box Drilling	\$250.00 + mileage if appl

Non-Member Fees	
Cheque Cashed - drawn on BVCU account under \$2,500	\$15.00
Cheque Cashed - drawn on BVCU account \$2,500 and over	\$25.00