

## 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
Cheque returned stop payment (stop payment on a chq that member has cashed)	\$7.00
EFT/AFT MICR encoding error	\$5.00
e-Transfer reclaim fee - reclaiming funds sent via e-Transfer that expired or was rejected	\$5.00
ATF funds not cleared (transaction not cleared due to funds held on account)	\$5.00/transaction
Post Dated Items Held	\$5.00
Foreign Currency Cheque on Canadian Account	\$20.00
Items on Collection	\$25.00
Dishonoured Cheque (NSF)	\$48.00
Credit Limit Usage Fee	\$5.00
System Overdraft Transfer	\$5.00
Account Limit Excess	\$5.00
Chargeback - Return Cheque	\$9.00
PPJV Trace - Bill Payment - Member Error	\$7.00
Elect. Bill Payment Reversal Next day - Member Error	\$25.00
Replacement Card Order (Lost/Stolen)	\$10.00
Member Statement Re-Print	\$5.00
Transaction History Print	\$3.00
Certification of Account Balance	\$8.00
Certification of Interest Earned/Paid	\$25.00
Bank Confirmations	\$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

### Non-Member Fees

Canadian Draft	\$12.00
Foreign Currency Exchange or Purchase non-member	\$15.00

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### Non-Member Fees cont.

Cheque Cashed - drawn on BVCU account under \$2,500	\$15.00
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	\$10.00
Membership closed within 60 days - to another FI	\$20.00
Membership closed due to unsatisfactory operation	\$30.00

### Registered Account Fees

Transfer of RRSP/RRIF/RESP to another FI within 180 days	\$150.00
Transfer of RRSP/RRIF/RESP to another FI after 180 days	\$125.00
RRSP Cash Withdrawals	\$25.00
RRIF Unscheduled Payment	\$25.00
TFSA Withdrawal (5 free per year)	\$25.00

### Inactive Account Fees

Inactive Account Notice - no response after 60 days	\$30.00
Two Year Notice	\$30.00
Five Year Notice	\$30.00
Ten Year Notice - transfer to CUDGC	\$30.00

### 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
Drilling	\$250.00
Replacement Key	\$25.00

### Digital Assets

eMetal monthly account fee	\$1.50/month
Bitcoin Gateway monthly account fee	\$11.99/month

### In-House Cheques

4	\$10.00	48	\$21.00
12	\$15.00	100	\$28.00
24	\$17.00	register/wallet	free