

Additional Services & Fees

EFFECTIVE NOVEMBER 22, 2018

CONTACT US

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Or visit us online at www.kawarthacu.com



kawartha
CREDIT UNION

ADDITIONAL SERVICES & FEES (Personal and Business)

INTERAC® e-TRANSFER SERVICE

Send Interac® e-transfer	\$1.50
Receive Interac® e-transfer	Free
Reclaim expired Interac® e-transfer (after 60 days)	\$5.00

CHEQUES AND PAYMENT PROCESSING

Automatic coverdraft (per item)	\$0.70
Bill payment for non-members – in-branch	\$5.00
Certified cheque (member)	\$8.00
Certified cheque (non-member)	\$14.00
Cheque chargeback	\$10.00
Official cheque	\$6.00
Foreign currency cheque (USD on CAD account)	\$20.00
Foreign draft (US or International)*	At cost
Handling post-dated cheque (per item)	\$1.50
Item received/sent on collection	\$25.00
Night deposit bag	\$36.00/year + HST
Non-MICR encoded cheque	\$5.00
Non-sufficient funds	\$45.00
Overdraft protection	applicable interest rate, min. \$5.00/month
Purchase or sale of Class A Shares	\$25.00
Purchase or sale of Class B 'Affinity' Shares	\$25.00
Stop payment	\$15.00
Telephone transfer request	\$2.50

SPECIALTY WITHDRAWALS

Account closed within 90 days of opening	\$25.00
RRSP/RRIF/TFSA transfer to other FI	\$50.00
RRSP/RRIF withdrawal	\$25.00
Transfer of account balance to other FI	\$50.00

INACTIVE ACCOUNTS

12 month inactive notice	FREE
24 month dormant charge	\$25.00
Monthly maintenance fee (after 24 months)	\$2.00
5 year dormant charge	\$35.00
10 year dormant charge	\$40.00

RECORD SEARCHES**

Under 90 days:	
Item trace	\$15.00
Image of cheque cleared	\$5.00
Image of cheque on deposit – per item	\$10.00
Image of deposit slip – per item	\$10.00
Over 90 days:	
All types	\$30.00/hour + HST (\$20.00 minimum)

ACCOUNT INFORMATION

Credit reports	\$20.00 + HST
Written account confirmation	\$20.00
Formal statement, letter or form	\$30.00/hour (\$20.00 minimum)
Interim statement	\$4.00

WIRE TRANSFERS

Incoming	\$15.00
Domestic less than \$10,000	\$30.00
Domestic more than \$10,000	\$50.00
International less than \$10,000*	\$45.00
International more than \$10,000*	\$50.00
Trace requests	\$50.00
Incoming – incomplete information	\$25.00

SAFETY DEPOSIT BOX RENTAL

Small	\$40.00 + HST
Medium	\$50.00 + HST
Large	\$80.00 + HST
Extra-large	\$135.00 + HST
Key replacement	\$25.00
Drilling	Cost

*Service charge in same currency

**Third party charges may apply (minimum \$25.00)