

Salmon Arm Savings and Credit Union
SERVICE CHARGES – Effective: January 5, 2012

GENERAL – in alphabetical order

Account Research.....	\$25.00/hr - \$15.00 min	Money Order – CAD	
Bank Confirmation	\$25.00	▪ Regular	\$4.00
Bill Payment Trace Request		▪ Golden/Platinum	Free
▪ Electronic bill payment	Central 1 cost + \$10.00	▪ Junior, Kudos, Package	Free
▪ Manual bill payment	Central 1 cost + \$10.00 + \$25.00/hr if > 1 yr	Night Deposit Bag30 each - \$30.00/100 + tax
Bill Payment – Over the Counter		NSF Cheque Return Fee	\$30.00
▪ Golden/Platinum, Junior, Kudos, Package	Free	Official Cheque – CAD (incl. Cheque Certification)	
▪ All other personal, business and organizational benefit types	\$1.50/bill	▪ Regular	\$8.00
BOA – Balance of Account or partial transfer to other Financial Institution	\$15.00	▪ Golden/Platinum	\$4.00
Chargeback		▪ Junior, Package, Student	Free
▪ Business	\$5.00	Post-dated Cheque held for deposit.....	\$2.00
▪ All other.....	\$5.00	Priority Statement	\$5.00
Cheque cashing fee (non-member).....	\$5.00	RRSP Transfer Out.....	\$25.00
(within policy restrictions)		(branch initiated transfer to mutual funds and SASCU Wealth – exempt)	
Cheque Certification (non-member)	\$8.00	Special Foreign Currency Order.....	Travelex cost + \$4.00
Cheque hold for/sent on collection	\$15.00	Stop Payment	
Cheque Imaging – search & provide image of cheque		▪ All.....	\$10.00
▪ Within past year	\$5.00	▪ Golden/Platinum	Free
▪ Over 1 year	Central1 cost (min. \$15.00) + \$25.00/hr	Telephone Transfer.....	\$4.00
Cheque Printing – Counter Cheques		Transfer to cover Loan Payment	\$4.00
First 90 days of account opening	Free	Transfer to cover Overdraft.....	\$4.00
Cheque Printing – Counter Cheques		Travellers Cheque	
After 90 days of account opening		▪ All.....	1% of purchase amount
▪ Golden/Platinum, Junior, Kudos, Package	Free	▪ Golden/Platinum, Kudos, Package.....	Free
▪ All other personal benefit types	\$7.00 / 24 cheques	Unauthorized Overdraft (approved).....	\$5.00/item + interest @ 21%
▪ All Business benefit types	\$9.00 / 24 cheques	Unqualified Clearing Item	
Cheque Printing – Personalized Orders		▪ CAD funds	\$5.00
▪ Business & all other personal.....	Cost	▪ US funds	\$5.00
▪ Golden/Platinum, Kudos, Junior, Package	Free	US Draft	
Close account within 90 days of opening	\$10.00	▪ Regular	Travelex cost + \$4.00 USD
Credit check requested by business member	\$10.00	▪ Golden/Platinum	Travelex cost + \$2.00 USD
Foreign Cash or Cheque (min \$50.00 CAD value) sent on collection.....	registered mail cost + \$10.00	▪ Junior, Kudos, Package	Travelex cost
Funds Cleared by phone		US Draft Stop Payment.....	Travelex cost + \$10.00 USD
▪ Within BC	\$5.00	US Draft Cancellation	Travelex cost + \$10.00 USD
▪ Outside BC	\$5.00	Verification Letter	\$15.00
Inactive / dormant account administration fee	\$35.00/yr		
Interim Statement.....	\$2.50		
Microfilm item			
Search & retrieval	\$25.00/hr - \$15.00 min		

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SERVICE CHARGES (Continued) Effective: January 5, 2012

MONEY TRANSFER SERVICES

Destination	Currency	Total Charge to Member	Central 1 sending charge	SASCU charge	Central 1 receiving charge (added to wire amount)
Canada	CAD	\$18.00 CAD	\$5.00 CAD	\$8.00 CAD	\$5.00 CAD
	USD	\$25.50 CAD/USD	\$10.00 USD	\$8.00 CAD	\$7.50 USD
USA	CAD	\$23.00 CAD	\$10.00 CAD	\$8.00 CAD	\$5.00 CAD
	USD	\$23.00 CAD/USD	\$7.50 USD	\$8.00 CAD	\$7.50 USD
Other countries	CAD	\$23.00 CAD	\$10.00 CAD	\$8.00 CAD	\$5.00 CAD
	USD	\$25.50 CAD/USD	\$10.00 USD	\$8.00 CAD	\$7.50 USD
	Other currencies	\$18.00 CAD	\$5.00 CAD	\$8.00 CAD	\$5.00 CAD

MORTGAGES & LOANS

Appraisal Fees, Additional Inspection,
Letters of Opinion..... Cost

Certificate of Title – Application for Duplicate.....\$50.00

Collection of Overdue Loan Payment – Business Accounts..\$30.00

CreditMaster® mortgage re-advance

- 1st re-advance\$149.00
- Subsequent re-advances – 1% of re-advanced amount \$100.00 min - \$250.00 max

Minimum interest charge (personal loan)\$50.00

Motor Vehicle Search.....\$15.00

Personal Loan amendment/renewal/extension\$10.00

Prepare and/or discharge land mortgage\$75.00

Registration of security (PPSA) – includes lien search.....\$60.00

Statement of annual loan interest

- Banking System print out..... Free
- Official letter requested.....\$20.00

Transfer or mortgage to another Financial Institution\$200.00
(Discharge fee \$75.00 + Administration Fee \$125.00)

SAFETY DEPOSIT BOXES

Sizes

1½ x 5..... \$35.00 + tax/yr

2½ x 5..... \$45.00 + tax/yr

2½ x 10..... \$70.00 + tax/yr

5 x 5..... \$70.00 + tax/yr

5 x 10..... \$135.00 + tax/yr

25% discount on above fees for Golden/Platinum, Kudos, Regular & High Package Chequing

Duplicate Key\$25.00 + tax

Safety Deposit Box Drilling..... Cost + \$25.00 for SASCU + tax