

GENERAL – in alphabetical order

Account Research	\$25.00/hr - \$15.00 min	Foreign (euro, GBP) Fund Cheque for cash or deposit	\$5.00
Bank Confirmation.....	\$25.00	Funds Cleared by phone	
Bill Payment Reversal.....	\$7.50	▪ Within BC.....	\$5.00
Bill Payment Trace Request		▪ Outside BC.....	\$5.00
▪ Electronic bill payment	Central 1 cost + \$10.00	Inactive / dormant account administration fee.....	\$35.00/yr
▪ Manual bill payment.....	Central 1 cost + \$10.00 + \$25.00/hr if > 1 yr	Interim or Duplicate Statement.....	\$5.00
Bill Payment – In Branch		Microfilm item	
▪ Golden/Platinum, Junior, Kudos, Basic/High Transaction Package	Free	Search & retrieval.....	\$25.00/hr - \$15.00 min
▪ Other	\$1.50	Money Order – CAD	
BOA – Balance of Account or partial transfer to other Financial Institution	\$15.00	▪ Regular	\$4.00
Chargeback		▪ Golden/Platinum	Free
▪ Business.....	\$5.00	▪ Junior, Kudos, Basic/High Transaction Package	Free
▪ All other.....	\$5.00	Night Deposit Bag	30 each - \$30.00/100 + tax
Cheque cashing fee (non-member)	\$5.00	NSF Cheque Return Fee.....	\$40.00
(within policy restrictions)		Official Cheque – CAD (incl. Cheque Certification)	
Cheque Certification (non-member)	\$8.00	▪ Regular	\$8.00
Cheque hold for/sent on collection	\$15.00	▪ Golden/Platinum	\$4.00
Cheque Imaging – search & provide image of cheque		▪ Junior, Basic/High Transaction Package, Student.....	Free
▪ Within past year	\$5.00	Post-dated Cheque held for deposit	\$2.00
▪ Over 1 year	Central1 cost (min. \$15.00) + \$25.00/hr	Priority Statement	\$5.00
Cheque Printing – Counter Cheques		RRSP/RRIF/TFSA Transfer Out to another institution.....	\$100.00
First 90 days of account opening	Free	Special Foreign Currency Order	Travelex cost + \$4.00
Cheque Printing – Counter Cheques		Stop Payment, Preauthorized Debit (6 month period for single vendor)	\$13.00
After 90 days of account opening		▪ Golden/Platinum	Free
▪ Golden/Platinum, Junior, Kudos, Basic/High Transaction Package	Free	Stop Payment, Cheque	\$13.00
▪ Other Personal.....	\$7.00 / 24 cheques	▪ or..... (for cheque series to single vendor)	\$ 20.00
▪ Business.....	\$9.00 / 24 cheques	▪ Golden/Platinum	Free
Cheque Printing – Personalized Orders		Telephone Transfer	\$4.00
▪ Golden/Platinum, Kudos, Junior, Package	Free	Transfer to cover Loan Payment/Overdraft	\$4.00
▪ Other	Cost	Unauthorized Overdraft (approved).....	\$5.00/item + interest @ 21%
Close account within 90 days of opening	\$10.00	Unqualified Clearing Item	
Credit check requested by business member.....	\$10.00	▪ CAD or US funds	\$5.00
Diary Item.....	\$2.00	US Draft	
e-Transfers, Interac®	Free	▪ Regular	Travelex cost + \$4.00 USD
Foreign ATM Withdrawal.....	\$3.00	▪ 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
		US Draft Stop Payment or Cancellation	Travelex cost + \$10.00 USD
		US Draft Cancellation.....	Travelex cost + \$10.00 USD
		Verification Letter	\$15.00

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	\$22.00 CAD	\$7.00 CAD	\$8.00 CAD	\$7.00 CAD
	USD	\$29.50 CAD/USD	\$12.00 USD	\$8.00 CAD	\$9.50 USD
USA	CAD	\$27.00 CAD	\$12.00 CAD	\$8.00 CAD	\$7.00 CAD
	USD	\$27.00 CAD/USD	\$9.50 USD	\$8.00 CAD	\$9.50 USD
Other countries	CAD	\$27.00 CAD	\$12.00 CAD	\$8.00 CAD	\$7.00 CAD
	USD	\$29.50 CAD/USD	\$12.00 USD	\$8.00 CAD	\$9.50 USD
	Other currencies	\$22.00 CAD	\$7.00 CAD	\$8.00 CAD	\$7.00 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
Letter of Guarantee	\$100.00
Line of Credit annual review fees:	
▪ Up to and including \$20,000	\$50.00
▪ Greater than \$20,000	Minimum fee of \$100.00
Minimum interest charge (personal loan)	\$50.00
Motor Vehicle Search	\$15.00
Personal Loan amendment/renewal/extension	\$10.00
Personal Property registration renewal fee	\$60.00
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

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 Transaction Package Chequing	
Duplicate Key	\$25.00 + tax
Safety Deposit Box Drilling	Cost + \$25.00 for SASCU + tax