

### 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 .....	FX Notes 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 .....	FX Drafts cost + \$4.00 USD
Foreign ATM Withdrawal.....	\$3.00	▪ Golden/Platinum .....	FX Drafts cost + \$2.00 USD
Foreign Cash or Cheque (min \$50.00 CAD value) sent on collection .....	registered mail cost + \$10.00	▪ Junior, Kudos, Package.....	FX Drafts cost
		US Draft Stop Payment or Cancellation .....	FX Drafts 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 - Business Accounts:  
 ▪ 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