

Summary of Service Fee Changes

Periodically, we must review our service fees to ensure competitiveness, coverage of expenses, and relevance. This review also sought to provide greater clarity, removing third-party references, and simplifying where possible. While usually this means increases, some fees will decrease. Regular account fees are not impacted by these changes.

Below is a summary of the fee changes, effective September 1, 2023.

SERVICE	CURRENT FEE	EFFECTIVE: September 1, 2023
Account Research	\$25 per hour- \$15 minimum	\$30 per hour- \$15 minimum
Bill Payment Trace Request	Electronic bill payment: Central 1 Cost + \$10 Manual bill payment: Central 1 Cost + \$10 Additional \$25 per hour if over 1 year	\$10 per item Over 1 year: \$30 per item
Cheque Certification (Non-member)	\$8	\$10
Cheque Imaging (Search and Provide Image of Cheque)	Within Past Year: \$5 Over 1 year: Central 1 Cost minimum \$15 + \$25 per hour	Under 1 year: \$2 per item up to \$5 maximum Over 1 year: \$30 per hour
Late Financial Statements (Business Lending)	N/A	\$300
Member Card Replacement	N/A	First Card Free/year Additional Cards \$5 each
Money Orders	Regular: \$4 Golden/Platinum: Free Junior, Student, Basic/High Transaction: Free	No longer available, please see Official Cheques

Official Cheques	Regular: \$4	Member Only Service
	Golden/Platinum: Free	(Personal & Business)
	Junior, Student, Basic/High Transaction: Free	Regular: \$8
		Golden/Platinum, Junior,Kudos: \$4
		Basic/High Transaction Package: Free
Special Foreign Currency Order	Central 1 Cost + \$4 for ≤ \$250	< \$250 and under: \$15
		>\$250: No Fee for CAD, USD, EUR and GBP

Outgoing or Incoming Wires			
CURRENCY	DESTINATION	CURRENT FEE	NEW FEE EFFECTIVE: September 1, 2023
CAD	Outgoing wire transfer to Canada	\$16.93 CAD	\$21 CAD
CAD	Outgoing wire transfer to other countries	\$20.60 CAD	\$25 CAD
CAD	Incoming wire transfers	\$8.93 CAD	\$12 CAD
USD	Outgoing wire transfer to USA	\$19.55 CAD/USD	\$25 USD
USD	Outgoing wire transfer to Canada and other countries	\$20.60 CAD/USD	\$25 USD
USD	Incoming wire transfer	\$11.55 USD	\$12 USD
Other Countries	Outgoing wire transfers	\$16.93 CAD	\$21 CAD
Other Countries	Incoming wire transfers	\$8.93 CAD	\$12 CAD