

GENERAL – in alphabetical order

Account Research	\$25.00/hr - \$15.00 min	Inactive / Dormant Account Administration Fee	\$35.00/yr
Bank Confirmation.....	\$25.00	Interim or Duplicate Statement.....	\$5.00
Bill Payment Reversal.....	\$7.50	International Transfers – Online Banking (USD and Most Foreign Currencies)	
Bill Payment Trace Request		▪ Transfer under \$500 (CDN)	\$2.50
▪ Electronic bill payment.....	Central 1 cost + \$10.00	▪ Transfer over \$500 (CDN)	No additional fee
▪ Manual bill payment.....	Central 1 cost + \$10.00 + \$25.00/hr if > 1 yr	<i>All fees will be noted and agreed to before you complete the transfer. Electronic bill payment fee applies.</i>	
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
Within 90 days of account opening, first 12	Free	Special Foreign Currency Order	Central 1 cost + \$4.00
After 90 days of account opening or >12		Stop Payment, Preauthorized Debit (6 month period for single vendor)	\$13.00
▪ Personal	\$12.00 / 24 cheques	▪ Golden/Platinum	Free
▪ Business.....	\$18.00 / 24 cheques	Stop Payment, Cheque	\$13.00
Cheque Printing – D&H Personalized Orders		▪ or.....(for cheque series to single vendor)	\$ 20.00
▪ Golden/Platinum, Kudos, Junior, Package	Free	▪ Golden/Platinum	Free
▪ Other	Cost	Telephone Transfer	\$4.00
Close account within 90 days of opening	\$10.00	Transfer to cover Loan Payment/Overdraft	\$4.00
Credit check requested by business member.....	\$10.00	Unauthorized Overdraft (approved).....	\$5.00/item + interest @ 21%
Diary Item.....	\$2.00	Unqualified Clearing Item	
e-Transfers – Interac®	Free	▪ CAD or US funds	\$5.00
Foreign ATM Withdrawal.....	\$3.00	US Draft	
Foreign Cash or Cheque (min \$50.00 CAD value) sent on collection	registered mail cost + \$10.00	▪ Regular	Western Union cost + \$4.00 USD
Foreign (Euro, GBP) Fund Cheque for cash or deposit	\$5.00	▪ Golden/Platinum	Western Union cost + \$2.00 USD
Funds Cleared by Phone		▪ Junior, Kudos, Package.....	Western Union cost
▪ Within BC.....	\$5.00	US Draft Stop Payment or Cancellation-Western Union cost + \$10.00 USD	
▪ Outside BC.....	\$5.00	US Draft Cancellation.....	Western Union cost + \$10.00 USD
		Verification Letter	\$15.00
		Wire Trace	\$25.00

MONEY TRANSFER SERVICES

Currency	Destination	Central 1 Sending Charge	SASCU Fee	TOTAL FEE
CAD	Outgoing wire transfer to Canada	\$8.93 CAD	\$8.00 CAD	\$16.93 CAD
	Outgoing wire transfer to other countries	\$12.60 CAD	\$8.00 CAD	\$20.60 CAD
	Incoming wire transfers	\$8.93 CAD	-	\$8.93 CAD
USD	Outgoing wire transfer to USA	\$11.55 USD	\$8.00 CAD	\$19.55 CAD/USD
	Outgoing wire transfer to Canada and other countries	\$12.60 USD	\$8.00 CAD	\$20.60 CAD/USD
	Incoming wire transfers	\$11.55 USD	-	\$11.55 USD
Other Countries	Outgoing wire transfers	\$8.93 CAD	\$8.00 CAD	\$16.93 CAD
	Incoming wire transfers	\$8.93 CAD	-	\$8.93 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

- 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