

Summary of Service Fee Changes

Effective August 1, 2026



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 August 1, 2026.

Miscellaneous Services

Service	Current Fees	New Fees
Account Research	\$30/hr (min \$15)	\$40/h (min \$20)
Change of signors	N/A	Free once per year; \$30 per change thereafter
Chargeback Fee	\$5	\$8
Cheque imaging	Within the past - \$2 per item; \$5 for mutiple; Over 1 year - \$30/h	\$2 per item; Over 1 year - \$30/hr
Counter Cheques	12 cheques free within 90 days of account opening; After, Personal - \$12/24 cheques, Business -\$18/24 cheques. Free for Golden/Platinum, Kudos Junior, Package	4 free cheques at membership opening (both Personal and Business) Counter Cheques - \$10 per sheet (4 cheques in one sheet for Personal and 2 cheques in one sheet for Business)
Dormant/Inactive account	\$35 per year	\$40 per year
Foreign cash sent on collection	Registered mail cost + \$10.00	\$20
Late Financial Statements (Business Lending)	\$300	\$100.00 per month min
Manual Posting Fee	N/A	\$5
Membership closing within 90 days of opening	\$10	\$30
Personal Loan Amendment/Renewal	\$10	\$25
Post Dated Cheques (held for deposit)	\$2/deposit	\$5 per item \$10 if more than one per date
Stop Payment - Cheques	Per Cheque -\$13; For a series of cheques to single vendor - \$20; Free for Platinum/Golden	\$20 for one cheque or series of cheques to single vendor

Telephone Transfer	\$4	No separate charge, in-branch transaction charge still applies
Unqualified Clearing Item (CAD or USD)	\$5	\$0
US Draft	Regular- Western Union Cost + \$10 USD; Golden/Platinum - WUC + \$2 USD; Junior, Kudos, Package - WUC	\$12 USD (all accounts)
US Draft Stop Payment or Cancellation	Western Union Cost + \$10 USD	\$30 USD

Outgoing or Incoming Wire Transfers

Destination	Current Fees	New Fees
Currency - CAD		
Outgoing wire transfer to Canada	\$21 CAD	\$25 CAD
Outgoing wire transfer to other countries	\$25 CAD	\$25 CAD
Incoming wire transfer	\$12 CAD	\$15 CAD
Currency - USD		
Outgoing wire transfer to USA	\$25 USD	\$25 USD
Outgoing wire transfer to Canada and other countries	\$25 USD	\$25 USD
Incoming wire transfer	\$12 USD	\$18 USD
Other currencies		
Outgoing wire transfers	\$21 CAD	\$25 CAD
Incoming wire transfer	\$12 CAD	\$15 CAD

Safety Deposit Boxes

Sizes	Current Fees	New Fees
1 ^{1/2} x 5 - Small	\$35 + tax/yr	\$50 + tax/yr
2 ^{1/2} x 5 - Medium	\$45 + tax/yr	\$70 + tax/yr
2 ^{1/2} x 10 - Large	\$70 + tax/yr	\$110 + tax/yr
5 x 5 - Large	\$70 + tax/yr	\$110 + tax/yr
5 x 10 - Xlarge	\$135 + tax/yr	\$175 + tax/yr
Duplicate Key	\$25 + tax	\$35 + tax
Safety Deposit Box Drilling	Cost + \$25 for SASCU + tax	Cost + \$50

*Please note if you have already paid the safety deposit box fees for the current year, the new fees will take effect in the next billing cycle.