



Service Charges and Fees

Updated: **May 22, 2018**. CCEC reserves the right to amend, add, or delete service charges as required from time to time.

CCEC Credit Union Service Charges	CHEQUING	PLAN 24	COMMUNITY GROUP	BUSINESS ACCOUNT	SPECIALTY BUSINESS		
<i>Interac</i> ® e-Transfer Sending	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	RETAIL LOANS FEES	Fees
<i>Interac</i> ® e-Transfer Receiving	N/C	N/C	N/C	N/C	\$2.00	Late Payment Notice	\$20.00
Cheque Clearing	\$0.75	N/A	\$0.75	\$0.75	\$0.75	Loan Payment Alteration	\$25.00
In-Branch Bill Payment	\$1.75	\$1.75	\$1.75	\$1.75	\$1.75	Personal Loan Application Fee	\$85.00
On-line Bill Payment	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	PPSA Registration Fee -3 Year	\$50.00
Preauthorized debit (EFT)	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	PPSA Registration Fee - 5 Year	\$65.00
Preauthorized credit (EFT)					\$1.00	PPSA Early Discharge Fee	\$20.00
In-Branch Transfers	N/C	N/C	N/C	N/C	N/C	Bank Confirmation Letter	\$25.00
On-line Transfers	N/C	N/C	N/C	N/C	N/C	Loan Interest Statement	\$15.00
Returned Item – NSF	\$35.00	N/A	\$35.00	\$35.00	\$35.00	Third Party Demand Notice	\$20.00
Returned Item - Not NSF	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	Auto Transfer - Loan payments	N/C
Chargeback Item	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	Personal Temporary Overdraft (Prime + 15%)	\$10.00 min.
Stop Payment Order Per Item	\$10.00	N/A	\$10.00	\$10.00	\$10.00	Business Temporary Overdraft (Prime + 15%)	\$10.00 min.
Account Overdraft	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00		
In-Branch Transfer to cover overdraft	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	REGISTERED PRODUCTS	
Automatic Transfer to cover overdraft	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	Duplicate RRSP Receipt	\$15.00
Monthly Fee	N/C	N/C	N/C	\$5.00	\$495.00	RRSP Transfer Out	\$40.00
Large cash deposits and withdrawals	Subject to charges	Subject to charges	Subject to charges	Subject to charges	Subject to charges	MISCELLANEOUS	
ATM Transactions (*+ Other network fees)						Certified True Copy	\$15.00
Canadian Credit Union Exchange Deposit	N/C	N/C	N/C	N/C	N/C	Account Closed within 90 Days	\$50.00
Point of Sale Purchase	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	Account Transferred to other FI	\$10.00
<i>Interac</i> ®	\$1.75	\$1.75	\$1.75	\$1.75	\$1.75	Dormant Membership (Inactive)	\$45.00
Canadian THE EXCHANGE/ACCULINK*	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	Statement Printouts	\$5.00/ statement
US Accel/Cirrus *ATM	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	Record Search	\$35/hr or \$2/item
International Cirrus*ATM	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	NIGHT DEPOSIT	
Official Cheque	\$7.50	\$7.50	\$7.50	\$7.50	\$10.00	Deposit Processing	\$50.00/Yr
US Bank Draft	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	Replacement Key	\$20.00
Wire Transfer – Incoming	\$3Cdn/\$5US	\$3Cdn/\$5US	\$3Cdn/\$5US	\$3Cdn/\$5US	\$15Cdn/\$20US	SAFETY DEPOSIT BOX RENTAL	
Wire Transfer – Outgoing						Small (2.5 x 5")	\$55.00/Yr
• Domestic	\$15.00	\$15.00	\$15.00	\$15.00	\$30.00	Medium (5 x 5")	\$75.00/Yr
• US	\$20.00	\$20.00	\$20.00	\$20.00	\$50.00	Large (5 x 10")	\$125.00/Yr
• International	\$25.00	\$25.00	\$25.00	\$25.00	prohibited		