



## Service Charges and Fees

Updated: **January 17, 2017**. 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	<b>RETAIL LOANS FEES</b>	<b>Fees</b>
<i>Interac</i> ® e-Transfer Receiving	N/C	N/C	N/C	N/C	\$0.25	Late Payment Notice	\$20.00
Cheque Clearing	\$0.75	N/A	\$0.75	\$0.75	\$0.75	Loan Payment Alteration	\$25.00
In-Branch Deposit	N/C	N/C	N/C	N/C	N/C	Personal Loan Application Fee	\$85.00
In-Branch Bill Payment	\$1.75	\$1.75	\$1.75	\$1.75	\$1.75	PPSA Registration Fee -3 Year	\$50.00
On-line Bill Payment	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	PPSA Registration Fee - 5 Year	\$65.00
Preauthorized debit	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	PPSA Early Discharge Fee	\$20.00
In-Branch Withdrawal	N/C	N/C	N/C	N/C	N/C	Bank Confirmation Letter	\$25.00
In-Branch Transfers	N/C	N/C	N/C	N/C	N/C	Loan Interest Statement	\$15.00
On-line Transfers	N/C	N/C	N/C	N/C	N/C	Third Party Demand Notice	\$20.00
Returned Item – NSF	\$35.00	N/A	\$35.00	\$35.00	\$35.00	Auto Transfer - Loan payments	N/C
Returned Item - Not NSF	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	Personal Temporary Overdraft (Prime + 15%)	\$10.00 min.
Chargeback Item	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	Business Temporary Overdraft (Prime + 15%)	\$10.00 min.
Stop Payment Order Per Item	\$10.00	N/A	\$10.00	\$10.00	\$10.00		
Account Overdraft	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	<b>REGISTERED PRODUCTS</b>	
In-Branch Transfer to cover overdraft	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	Duplicate RRSP Receipt	\$15.00
Automatic Transfer to cover overdraft	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	RRSP Transfer Out	\$40.00
Monthly Fee	N/C	N/C	N/C	\$5.00	\$95.00		
Large Cash Deposits & Withdrawals	N/C	N/C	N/C	N/C	Contact branch for rates		
<b>ATM Transactions (*+ Other network fees)</b>						<b>MISCELLANEOUS</b>	
Canadian Credit Union Exchange Deposit	N/C	N/C	N/C	N/C	N/C	Certified True Copy	\$15.00
Point of Sale Purchase	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	Account Closed within 90 Days	\$50.00
<i>Interac</i> ®	\$1.75	\$1.75	\$1.75	\$1.75	\$1.75	Account Transferred to other FI	\$10.00
Canadian THE EXCHANGE/ACCULINK*	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	Dormant Membership (Inactive)	\$45.00
US Accel/Cirrus *ATM	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	Statement Printouts	\$5.00/state ment
International Cirrus*ATM	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	Record Search	\$35/hr or \$2/item
Official Cheque	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	<b>NIGHT DEPOSIT</b>	
US Bank Draft	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	Deposit Processing	\$50.00/Yr
Wire Transfer – Incoming	\$3Cdn/\$5US	\$3Cdn/\$5US	\$3Cdn/\$5US	\$3Cdn/\$5US	\$3Cdn/\$5US	Replacement Key	\$20.00
Wire Transfer – Outgoing						<b>SAFETY DEPOSIT BOX RENTAL</b>	
• Domestic	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	Small (2.5 x 5")	\$55.00/Yr
• US	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	Medium (5 x 5")	\$75.00/Yr
• International	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	Large (5 x 10")	\$125.00/Yr