



Service Charges and Fees

Updated: **March 1, 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		
Automatic Transfer to cover overdraft	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	REGISTERED PRODUCTS	
Monthly Fee	N/C	N/C	N/C	\$5.00	\$495.00	Duplicate RRSP Receipt	\$15.00
Large cash deposits and withdrawals				Subject to charges	Subject to charges	RRSP Transfer Out	\$40.00
ATM Transactions (*+ Other network fees)						MISCELLANEOUS	
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/ statement
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	\$10.00	NIGHT DEPOSIT	
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	\$15Cdn/\$20US	Replacement Key	\$20.00
Wire Transfer – Outgoing						SAFETY DEPOSIT BOX RENTAL	
• Domestic	\$15.00	\$15.00	\$15.00	\$15.00	\$30.00	Small (2.5 x 5")	\$55.00/Yr
• US	\$20.00	\$20.00	\$20.00	\$20.00	\$50.00	Medium (5 x 5")	\$75.00/Yr
• International	\$25.00	\$25.00	\$25.00	\$25.00	prohibited	Large (5 x 10")	\$125.00/Yr