



Interac® e-Transfer Fees

The fees to send an *Interac®* e-Transfer, will be withdrawn from your account at the time of the transfer.

For more information, please see the FAQ's.

Please note:

- No additional transaction fees will be charged for debiting your account when you send the *Interac®* e-Transfer.
- The fee to send an *Interac®* e-Transfer at CCEC Credit Union is \$1.50 as of September, 2016 and is subject to change. This is an immediate charge, meaning it is incurred at the time the sender requests the transaction. On your statement, the transaction will appear as, "email money transfer" and "CERTAPAY". CERTAPAY is the INTERAC® Payment Processor.
- The fee is non-refundable, so once you request the transaction, the fee will be incurred. Should you recall or cancel the transaction or the recipient does not accept the funds, the fee will not be refunded. The reason for this is that CCEC incurs the cost of the transaction at the time of the initial transaction.
- There is no cost associated with receiving or depositing an *Interac®* e-Transfer to your CCEC accounts.

Savings tip!

You can avoid the *Interac®* e-Transfer fees when you transfer money to another CCEC member by selecting Transfer to Another Member on the Transfer Money page – instead of sending an e-Transfer. Contact the branch if you want to set this up.

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