

## Personal Service Fees

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|-----------------------------------------------------------------------------------------------|-------------|
| Account Closed Within 90 Days Opening                                                         | \$25.00     |
| AFT Trace/Recall Request                                                                      | \$18.00     |
| ATM - CIRRUS Network                                                                          | \$3.00      |
| ATM - INTERAC Network                                                                         | \$1.50      |
| ATM - Non-WFCU/ACCULINK Cardholders - Surcharge                                               | \$2.00      |
| Bank Confirmations                                                                            | \$25.00     |
| Bill Payment                                                                                  | \$2.00      |
| Bill Payment Trace                                                                            | \$20.00     |
| Bridge Financing - \$100,000+                                                                 | \$750.00    |
| Bridge Financing - Under \$100,000                                                            | \$500.00    |
| Cashing Cheques for Non-Members                                                               | \$5.00      |
| Certified Cheques – Member                                                                    | \$15.00     |
| Certified Cheques – Non-Member                                                                | \$20.00     |
| Cheques - Temporary (4 cheques, availability varies – please contact us for more information) | \$8.00      |
| Collection Item                                                                               | \$20.00     |
| Collection Monthly Fee (delinq. 30+ Days)                                                     | \$40.00     |
| CUDP RESP Transfer Out                                                                        | \$125.00    |
| Daylight Overdraft                                                                            | \$5.00/item |
| Debit Mastercard Replacement Card                                                             | \$10.00     |
| Debit Mastercard Rush Card Order Fee                                                          | \$35.00     |
| Delinquency Wage Assignments - Executed                                                       | \$200.00    |
| Delinquent Letter                                                                             | \$140.00    |
| Delinquent Letter on Demands, CU OD and LOCs                                                  | \$50.00     |
| Delinquent Manual Transfer                                                                    | \$35.00     |
| Delinquent Notice                                                                             | \$85.00     |
| Delinquent Phone Call                                                                         | \$15.00     |
| Drafts – Refund or Replacement if Lost or Stolen                                              | \$20.00     |
| Drafts (CDN)                                                                                  | \$7.50      |
| Duplicate Remote Deposit Capture                                                              | \$10.00     |
| Foreign Currency - Collection Processing (Cashing Foreign Currency Cheques)                   | \$35.00     |
| Handling Post-dated Cheque                                                                    | \$3.00      |
| HELOC Split or Combining                                                                      | \$50.00     |
| Inactive Account - Mailed Cheque                                                              | \$10.00     |
| Inactive Account Fee (quarterly fee)                                                          | \$20.00     |

### Personal Service Fees

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|----------------------------------------------------------------------------------------------|---------------------------------------------------------|
| INTERAC e-Transfer® Transaction                                                              | \$1.50 per outgoing transaction                         |
| Lodgement of Title/Collateral Mortgage Reuse Fee                                             | \$100.00                                                |
| Mailed Paper Statement                                                                       | \$3.00/statement                                        |
| Manual Transfer by Clearing Dept                                                             | \$35.00                                                 |
| Manual Transfer by Phone                                                                     | \$12.50                                                 |
| Me-to-Me Transfer Out                                                                        | \$1.50                                                  |
| Member Request for Duplicate Tax Receipt                                                     | \$20.00                                                 |
| Mortgage - Amendments - Amend Mortgage (incl Releasing Replacing Adding Charger or Security) | \$225.00                                                |
| Mortgage Cancellation After Application Approved                                             | \$100.00                                                |
| Mortgage Closing for Refinances                                                              | \$675.00                                                |
| Mortgage Discharge Registration Fee                                                          | \$175.00                                                |
| Mortgage Discharges/Transfers Out                                                            | \$225.00                                                |
| Mortgage Early Renewal                                                                       | \$225.00                                                |
| Mortgage Payment Amount, Frequency or Date Change                                            | \$50.00                                                 |
| Mortgage Payout Information Statement                                                        | \$20.00                                                 |
| Mortgage Payout Information Statement to Lawyer                                              | \$20.00                                                 |
| Mortgage Prepayment Penalties                                                                | per documents                                           |
| Mortgage Property Tax Verification                                                           | per municipality                                        |
| Mortgage/MeritLine Renewal                                                                   | \$35.00                                                 |
| NSF Cheque Fee                                                                               | \$65.00                                                 |
| Optional Overdraft Protection                                                                | \$4.00/month when used plus applicable interest charges |
| Overdraft - Daylight Overdraft Fee                                                           | \$5.00                                                  |
| Paper Statement                                                                              | \$3.00                                                  |
| Personalized Cheques                                                                         | Cost per supplier                                       |
| Request for Credit Union Records (hourly)                                                    | \$35.00                                                 |
| Request for Credit Union Records (minimum)                                                   | \$15.00                                                 |
| Request for Member Letter                                                                    | \$20.00                                                 |
| RRSP/RRIF/TFSA Transfer Out Fee (per plan)                                                   | \$125.00                                                |
| RRSP/TFSA Withdrawals from Fixed/Redeem Locked                                               | \$25.00                                                 |
| Safety Deposit Box Rental                                                                    | From \$50.00 – \$300.00 per year + HST                  |
| Security Registration (PPSA) - 1st Year of Amortizatio                                       | \$75.00                                                 |
| Security Registration (PPSA) - Each Additional Year of Amortization (to max \$175)           | \$25.00                                                 |
| Statements Interim Copy                                                                      | \$4.00                                                  |

### Personal Service Fees

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|-----------------------------------------------------------|--------------------------------------------------------------------------|
| Stop Payment on Cheque                                    | \$18.00                                                                  |
| Stop Payment on Debit Mastercard                          | \$18.00                                                                  |
| Stop Payment on USD Cheque                                | \$18.00 USD                                                              |
| Stop Payment on USD Draft                                 | \$43.00 USD                                                              |
| Stop Payment U.S. Cheque; credit union charges            | \$18.00 USD                                                              |
| Stop Payments                                             | \$18.00                                                                  |
| Transfer Account Balance to Another Financial Institution | \$70.00                                                                  |
| U.S. Daily Interest Chequing/Savings Account              | No fees with minimum monthly balance of \$1,000, otherwise \$1 per debit |
| Unauthorized Overdraft Transfer by Banking System         | \$10.00                                                                  |
| USD Drafts                                                | \$10.00                                                                  |
| Use of Non-encoded cheques                                | \$5.00                                                                   |
| Wire Amendment                                            | \$35.00                                                                  |
| Wire Trace/Recall/Cancel Request                          | \$35.00                                                                  |
| Wires - Incoming                                          | \$17.50                                                                  |
| Wires - Incoming Foreign Funds Other than USD             | \$17.50                                                                  |
| Wires - Incoming US Funds                                 | \$17.50 USD                                                              |
| Wires - Outgoing CAD Funds > \$10,000                     | \$50.00                                                                  |
| Wires - Outgoing CAD Funds <= \$10,000                    | \$30.00                                                                  |
| Wires - Outgoing US Funds <= \$10,000                     | \$30.00 USD                                                              |
| Wires - Outgoing US Funds > \$10,000                      | \$50.00 USD                                                              |
| Wires - Recalling an Outgoing Wire                        | Central 1 fee of \$35 CAD; plus any pass through fees by other FIs       |
| Wires - Receiving a Returned Outgoing Wire                | Central 1 fee of \$25 CAD                                                |
| Wires - Traces - All Currencies                           | Central 1 fee of \$35 CAD                                                |
| Wiring of Funds – Incoming                                | \$15.00                                                                  |
| Wiring of Funds – Outgoing (Less than \$10,000)           | \$30.00                                                                  |
| Wiring of Funds – Outgoing (More than \$10,000)           | \$50.00                                                                  |
| Writing CDN Cheque in USD Currency                        | \$16.00                                                                  |
| Writing USD Funds Cheque on a Canadian Fund Account       | \$16.00                                                                  |

## Commercial Service Fees

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|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| Account Confirmation                                                  | \$25.00                                                                                                 |
| Cash/Coin Float Preparation                                           | \$84.00/hr + HST                                                                                        |
| Business Chequing and Savings Accounts Cash Deposits and Withdrawals* | 0.1% of amount deposited or withdrawn                                                                   |
| Chargeback – Per Cheque or CAFT Item                                  | \$5.00                                                                                                  |
| Corporate Deposit Capture (Setup)                                     | \$75.00                                                                                                 |
| Corporate Deposit Capture (Monthly)                                   | \$50.00                                                                                                 |
| Chequing Monthly Service Fee                                          | \$4.50, \$20.00, \$50.00 and Custom                                                                     |
| FREE Transaction for All USD Accounts                                 | Business USD accounts receive one free transaction per month; transaction can be debit or credit (both) |
| HELOC Split or Combining                                              | \$50.00                                                                                                 |
| Mailed Paper Statements                                               | \$3.00/statement                                                                                        |
| Mortgage Payout Information Statement to Lawyer                       | \$20.00                                                                                                 |
| Night Depository – Annual Fee Per Bag                                 | No charge                                                                                               |
| Optional Overdraft Protection                                         | \$10/month + applicable interest charges                                                                |
| USD Business Account Draft                                            | \$10.00                                                                                                 |
| Wiring of Funds – Outgoing (Less than \$10,000)                       | \$30.00                                                                                                 |
| Wiring of Funds – Outgoing (More than \$10,000)                       | \$50.00                                                                                                 |
| Wiring of Funds – Incoming                                            | \$15.00                                                                                                 |
| Writing USD Funds Cheque on a Canadian Fund Account                   | \$16.00                                                                                                 |