

Personal Service Fees

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 Card Foreign Currency Conversion Fee	2.5% of the transaction amount
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

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Inactive Account Fee (quarterly fee)	\$20.00
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

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Statements Interim Copy	\$4.00
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

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