





## List of Services & Fees

<b>Wire payment</b>	<b>Fees</b>
<b>Outgoing Canadian Wire</b> Cut off time to send funds is 3:45 pm	\$25.00
<b>Outgoing Foreign Wire</b> When sending money in a foreign currency you will be purchasing the other currency at the exchange rate we are given by the Bank of Canada. Rates change daily and cut off time to send foreign funds is 1:00 pm Fees are in Canadian dollars	\$40.00
<b>Incoming Canadian Wire</b>	\$15.00
<b>Incoming USD Wire</b>	\$25.00
<b>Safety Deposit Boxes</b>	<b>Annual Rental Fees</b>
<b>Small</b>	\$30.00
<b>Medium</b>	\$35.00
<b>Large</b>	\$45.00
<b>Duplicate Key</b>	Cost
<b>Drilling Safety Deposit Box</b>	Cost

Safety deposit boxes are only available at the Stoughton branch. Please visit the branch to see what sizes are available.

### Cheque Hold Periods

<b>Type of Deposit</b>		<b>Maximum Hold Period</b>
Cheques deposited in branch	Accounts opened for less than 90 days	5 business days
Cheques deposited through ATM or Deposit Anywhere™		5 business days
Cheques in foreign currency	Cheques issued in US dollars drawn on a Canadian financial institution deposited in branch	5 business days
	Cheques drawn on a US financial institution	30 days

A business day means Monday to Friday unless one of those days is a statutory holiday.

We may make the maximum hold period longer if; a) We have reasonable grounds to believe there may be illegal or fraudulent activity in relation to the Account; b) if the date on the cheque is more than 6 months prior to the day you deposit it to your Account.

When we give you access to your funds after the hold period, it does not mean that the cheque cannot be returned for another reason. If it is returned, we may collect the amount of the cheque from your Account.



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<b>Managers Trust &amp; Certified</b>	<b>Fees</b>
<b>Managers Trust</b>	10.00
<b>US Managers Trust</b>	10.00
<b>Certified Cheque by Member</b>	10.00
<b>Certified Cheque by Non-Member</b>	20.00
<b>Other Service Options</b>	<b>Fees</b>
<b>NSF Cheque Return</b>	\$45.00
<b>Cheque/Payment Covered</b>	\$5.00
<b>Chargebacks</b>	\$10.00
<b>Collection Items</b> Send foreign currency on collection.	\$25.00
<b>Stop Payments</b>	\$15.00
<b>Personalized Cheques</b>	Cost
<b>Non-member Cheque Cashing</b>	\$30.00
<b>Third Party Demands</b>	\$50.00
<b>Bank Confirmations</b>	\$30.00
<b>Recreate Statement (per month)</b>	\$10.00
<b>Account History Printout</b> Does not include cheque images, or detailed information	\$5.00
<b>Non-member USD Cash Order</b>	\$15.00
<b>Automatic Funds Transfer</b>	\$2.00
<b>Telephone Request to Transfer</b>	\$2.00
<b>Balance of Account to other FI</b>	\$25.00
<b>RRSP/RRIF/TFSA Transfer Out</b>	\$100.00
<b>Search of Records</b>	\$100.00/hour



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<b>Bill Payment Correction</b>	\$30.00
<b>Canadian Cheques written in US Funds</b>	\$20.00
<b>Incorrect Account Number (auto debit/credit)</b> Automatic Debits and Credits with incorrect Account number that need to be manually corrected.	\$5.00
<b>Tracing Fee (per item)</b>	\$30.00
<b>Dormant Notice/Letter</b>	\$25.00
<b>Membercard Replacement</b>	\$10.00
<b>Membercard Rush Card Order</b>	\$50.00
<b>Estate Processing</b>	\$50.00/year
<b>Estate Transfer</b>	\$50.00
<b>Special Mail Handling</b>	At Cost
<b>Business Services</b>	<b>Fees</b>
<b>PPSA</b>	\$15.00 + cost
<b>Corp Name Search</b>	\$10.00 + cost
<b>Bank of Canada</b>	\$10.00 + cost
<b>General Registry ISC</b>	\$15.00 + cost
<b>CAFT Business Set Up</b>	\$100.00
<b>CAFT Training</b>	\$50.00
<b>Qtrade Online Brokerage</b>	<b>Fees</b>

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Visit your nearest Stoughton CU branch or Call Us at 306-457-2443

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