



List of Services & Fees

This document contains all of the services and fees associated with Stoughton Credit Union. You may pay a service fee, in addition to any transaction fees and monthly fees that apply unless the services are included with your Account. Some of these services may be available only on a deposit account. Please call or visit us in branch to discuss our service fees and packages further.

Making Purchases with your SCU Membercard	Fees
Electronic/Card Debit	\$1.00
Interac ATM Fee	\$2.00
Cirrus ATM	\$4.00
Credit Union ATM A 'ding free' ATM can be accessed by Canadian credit union members free-of-charge for withdrawals, deposits, and balance inquiries. Members can access thousands of surcharge free ATMs across Canada. ATM surcharges are not the same as transaction or account fees which would appear on your monthly statement – i.e., when a member exceeds the limits of a package. Visit www.dingfree.ca for more information.	Ding Free
Interac e-Transfer®	Fees
Send Money Individual transfer \$3,000 Daily Send \$10,000 7 days \$10,000 30 Days \$20,000	\$1.00
Receiving Limits Individual Transfer \$10,000 Daily Receive \$70,000 7 Days \$70,000 30 Days \$300,000	Free
MemberDirect® Small Business Send Money Individual transfer \$10,000 Daily Send \$20,000 7 days \$30,000 30 Days \$40,000	\$1.00
Receiving Limits Individual Transfer \$10,000 Daily Receive \$70,000 7 Days \$70,000 30 Days \$300,000	
Request Money	\$0.50



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Note: See our account packages brochure to learn about account debits and *Interac* e-Transfer® discounts

Wire payment	Fees
Outgoing Canadian Wire Cut off time to send funds is 3:45 pm	\$25.00
Outgoing Foreign Wire 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
Incoming Canadian Wire	\$15.00
Incoming USD Wire	\$25.00
Safety Deposit Boxes	Annual Rental Fees
Small	\$30.00
Medium	\$35.00
Large	\$45.00
Duplicate Key	Cost
Drilling Safety Deposit Box	Cost

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

Cheque Hold Periods

Type of Deposit		Maximum Hold Period
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.



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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.

Managers Trust & Certified	Fees
Managers Trust	10.00
US Managers Trust	10.00
Certified Cheque by Member	10.00
Certified Cheque by Non-Member	20.00

Other Service Options	Fees
NSF Cheque Return	\$45.00
Cheque/Payment Covered	\$5.00
Chargebacks	\$10.00
Collection Items Send foreign currency on collection.	\$25.00
Stop Payments	\$15.00
Personalized Cheques	Cost
Non-member Cheque Cashing	\$30.00
Third Party Demands	\$50.00
Bank Confirmations	\$30.00
Recreate Statement (per month)	\$10.00
Account History Printout Does not include cheque images, or detailed information	\$5.00
Non-member USD Cash Order	\$15.00



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Automatic Funds Transfer	\$2.00
Telephone Request to Transfer	\$2.00
Balance of Account to other FI	\$25.00
RRSP/RRIF/TFSA Transfer Out	\$100.00
Search of Records	\$100.00/hour
Bill Payment Correction	\$30.00
Canadian Cheques written in US Funds	\$20.00
Incorrect Account Number (auto debit/credit) Automatic Debits and Credits with incorrect Account number that need to be manually corrected.	\$5.00
Tracing Fee (per item)	\$30.00
Dormant Notice/Letter	\$25.00
Membercard Replacement	\$10.00
Membercard Rush Card Order	\$50.00
Estate Processing	\$50.00/year
Estate Transfer	\$50.00
Business Services	Fees
PPSA	\$15.00 + cost
Corp Name Search	\$10.00 + cost
Bank of Canada	\$10.00 + cost
General Registry ISC	\$15.00 + cost
CAFT Business Set Up	\$100.00
CAFT Training	\$50.00

Qtrade Online Brokerage	Fees
<p>We've partnered with Qtrade Direct Investing™ to give you the confidence to buy and sell stocks, bonds, ETFs, and mutual funds - with low trading fees.</p> <p>Execute with ease on an award-winning trading platform. Qtrade has consistently been ranked Canada's #1 online investing platform.</p> <p>Realize opportunity with industry-leading tools. Whatever your level of investment experience, build, evaluate and test your portfolio with calculators, and tools like Portfolio Creator™, Portfolio Score™ and Portfolio Simulator™, which feature the industry's most advanced risk analysis and portfolio-building technology.</p> <p>Move forward with Canada's best online trading support. You can count on Qtrade. Friendly and responsive client service. Online self-help. How-to videos. An extensive library of articles and learning resources. And more.</p> <p>Scan this code to visit Qtrade Direct Investing to see all related fees (https://www.qtrade.ca/en/investor/pricing.html)</p>	
<p>A smart, easy way to invest</p> <p>Qtrade Guided Portfolios is a simple and convenient digital investing service that provides you with a professionally managed, low-cost portfolio to match your personal financial goals, timeline and risk tolerance. Qtrade Guided Portfolios offers investment portfolios for a wide range of investor needs, including Responsible Investing options. Core portfolios track the performance of Canadian, U.S. and global stock and bonds. Responsible Investing portfolios make a positive impact beyond a financial return. The investment managers evaluate investments based on environmental, social and governance performance and work directly with companies to encourage improvements in their sustainability as well as their growth. Getting started is easy. Tell Qtrade Guided Portfolios a little about yourself and you'll receive a recommendation for an expertly designed portfolio that fits your needs. Then fund your account online and Qtrade Guided Portfolios will do the rest for you. Qtrade Guided Portfolios provides:</p> <ul style="list-style-type: none"> -A fully automated service so you don't have to make any investment decisions -A professionally managed portfolio of high-quality investments that are diversified across geographies, sectors and industries -Continuous oversight and regular rebalancing by our team of experts - Mobile apps for tracking your investments -Friendly support from knowledgeable investment representatives by email and phone <p>Scan this code to visit Qtrade Guided Portfolios and see all related fees (https://www.guidedportfolios.qtrade.ca/en/pricing.html)</p>	
<p><i>Online brokerage services are offered through Qtrade Direct Investing, a division of Credential Qtrade Securities Inc. Qtrade, Qtrade Direct Investing, and Write Your Own Future are trade names and/or trademarks of Aviso Wealth Inc.</i></p>	

For more information, visit www.stoughtoncu.com or
Visit your nearest Stoughton CU branch or Call Us at 306-457-2443



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Willful	Fees
<p>Willful guides you through making your legal will online from the comfort of home.</p> <p>Canada's favourite do-it-yourself online will platform breaks down the estate planning process into simple steps, so you can create your last will and testament and power of attorney documents in 20 minutes or less. Willful documents are approved by lawyers in your province so you will enjoy peace of mind knowing your estate plan is legally-secure.</p> <p>Get a 15% discount by selecting the link below.</p> <p>https://try.willful.co/stoughtoncu</p>	