

**Shaunavon Credit Union  
Service Value Fees  
January 1, 2010**



## **Table of Contents:**

### **Personal Accounts: Page 3-4**

- Maximizer
- Minimum Balance Maximizer
- Plan 24
- Heritage
- Youth – FatCat and Headstart
- Graduate

### **Personal Account Packages: Page 5**

- CUPAC
- E-pac

### **Business Accounts: Page 6**

- Non Profit Clubs and Organizations
- Business Pay-as-you-go Maximizer

### **Business Package: Page 7**

- Business CUPAC
- Strictly Business

### **Estate, Lawyers Trust and Real Estate Trust: Page 8**

- Estate
- Lawyers Trust
- Real Estate Trust

### **Other Fees: Page 9-12**

- Bank Confirmation
- Certified Cheques
- Closing Accounts
- Dormant Account
- Hold Funds
- Managers Trust
- Money Orders and Drafts
- Night Deposit
- Notary Public/Commissioner of Oaths
- Overdraft and NSF
- RRSP and RRIF
- Safety Deposit Box Rental
- Search
- Statements
- Stop Payments
- Telephone
- Travelers Cheques
- Wires
- Other

## Personal Accounts

### Maximizer Account

<i>Regular fees will apply to all other transactions</i>	Fee:
Maintenance Fee	\$1.50
Per cheque/transfer/manual debit	\$0.70
Cash Withdrawal	\$0.70
Electronic Debit	\$0.50
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50
Minimum balance for free chequing privileges	N/A
Personalized cheques	Cost
Utility Bill Payment (in branch)	\$1.50*

### Minimum Balance Maximizer

<i>Regular fees will apply to all other transactions</i>	Fee:
Monthly Maintenance	\$3.00
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50
Bill Payment	N/C, unless balance falls below \$1500
Personal Cheques	Cost
<i>If the balance falls below \$1500 at any time during the month the following fees will apply for the full month:</i>	
Per cheque/transfer/manual debit	\$0.80
Cash Withdrawal	\$0.80
Electronic Debit	\$0.60
Utility Bill Payment (in branch)	\$1.50*

### Plan 24

<i>Regular fees will apply to all other transactions</i>	Fee:
Cash withdrawal/debit	\$0.75
Electronic Debit	\$0.50
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50
Utility Bill Payment (in branch)	\$1.50*

### Heritage Accounts

<i>Regular fees will apply to all other transactions</i>	Fee:
Maintenance Fee	N/C
Per cheque/debit/transfer	\$0.00
Cash Withdrawals	\$0.00
Electronic Debits	\$0.00
Money Orders	CDN \$5.00* US \$5.00*
Travellers Cheques (except for two)	N/C
Personalized Cheques (basic only)	N/C
Certification (same account cheque only)	N/C
Utility bill payment (in branch)	N/C
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50
Safe Deposit Box Rental	2/3 of Regular Rate

### Youth Accounts: FatCat and Headstart

<i>Regular fees will apply to all other transactions</i>	Fee:
Per Cheque/Transfer/Debit	N/C
Electronic Debits (Sask. Credit Union only)	N/C
Travellers Cheque (Commission)	N/C
Personalized cheques (econo only)	N/C
TeleService	N/C
CIRRUS surcharge per transaction	\$2.50
INTERAC surcharge per transaction	N/C

### Graduate Account – for students age 19-25

<i>Regular fees will apply to all other transactions</i>	Fee:
Per Cheque/Transfer/Debit	N/C
Electronic Debits	N/C
Travellers Cheque (Commission)	N/C
Teleservice	N/C
Personalized cheques (econo only – 102)	N/C
CIRRUS surcharge per transaction	\$2.50
INTERAC surcharge per transaction	N/C
Utility Bill Payment (in branch)	\$1.50*

## Personal Account Packages

### CUPAC –personal maximizer & personal farms (not incorporated) only

	Fee:
<i>Regular fees will apply to all other transactions</i>	
Monthly fee (includes maintenance fee)	\$12.00
Debit Processing	N/C
Per Cheque	N/C
Electronic Debit (Sask. Credit Unions only)	N/C
Personal Cheques (basic only)	N/C
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50
Travellers Cheques	N/C
Money Orders	N/C
Certification (same account cheque only)	N/C
Utility Bill Payment	N/C

### e-pac – available on personal maximizer and plan 24 accounts only

	Fee:
<i>e-pac is an electronic service package that allows unlimited electronic transactions. Regular fees will apply to all other transactions.</i>	
Monthly Fee	\$6.50
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50
Per Cheque	\$0.80
In-branch manual transactions	\$0.80
Utility Bill Payment (in branch)	\$1.50*

## Business Accounts

### Non-Profit Clubs and Charitable organizations – Maximizer and Plan 24

<i>Regular fees will apply to all other transactions</i>	Fee:
Maintenance Fee	\$1.50
Per cheque/transfer/debit	N/C
Cash Withdrawals	N/C
Electronic Debits	N/C
Money Orders	N/C
Personalized cheques	N/C
Certification (same account cheque only)	N/C
Utility bill payment (in branch)	N/C
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50

### Business Pay as you go - Maximizer

<i>Regular fees will apply to all other transactions</i>	Fee:
Maintenance Fee	\$1.50
Per cheque/transfer/manual debit	\$0.70
Cash Withdrawal	\$0.70
Electronic Debit	\$0.50
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50
Minimum balance for free chequing privileges	N/A
Personalized cheques	Cost
Utility Bill Payment (in branch)	\$1.50*

## Business Account Packages

### Business CUPAC

<i>Regular fees will apply to all other transactions</i>	Fee:
Monthly fee	\$12.00
Business Cheque Orders	At cost
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50
Utility Bill Payment (in branch)	\$1.50*
<i>Allows up to 20 transactions per month, then the following fees will apply:</i>	
Per Cheque	\$0.70
In Branch transfer or debit	\$0.70
Electronic transfer or debit	\$0.50

### Strictly Business

<i>Regular fees will apply to all other transactions</i>	Fee:
Monthly fee	\$29.00
INCLUDES:	
Maintenance Fee	N/C
Debit processing	unlimited
Per cheque	unlimited
Electronic Debit	unlimited
INTERAC surcharge per transaction	\$1.50
CIRRUS surcharge per transaction	\$2.50
Utility bill payment (in branch)	N/C
Business cheques	At Cost

## Estate, Lawyers Trust and Real Estate Trust Accounts

### Estate Accounts

	Fee:
All items free – Maximizer & Plan 24	\$0.00
Complex Files – fees should apply if administration includes investments outside of SCU balance sheet such as Sask. Savings bonds, Canada Savings Bonds, third party investments, etc. No fees on administering credit union assets.	\$25.00 per hour (plus costs)

### Lawyers Trust Accounts

	Fee:
No maintenance fee, no membership, no service charges	\$0.00

### Real Estate Trust Accounts

	Fee:
No maintenance fee, no membership, no service charges	\$0.00

## Other Fees:

### Bank Confirmation:

	Fee:
Deposit Account Only	\$15.00*
Including Loan Accounts &/or Term Deposits	\$30.00*

### Certified Cheques:

	Fee:
Member's Own Cheque	\$10.00*
Another member's cheque	\$10.00*
Non-Member	\$15.00*

### Closing Account:

	Fee:
Less than 90 days	\$15.00
BOA to another financial institution	\$25.00 if a bank, \$15 if a CU

### Dormant Account:

	Fee:
Letter	\$15.00
Annual fee	\$25.00
9 years (remittance to Bank of Canada)	\$35.00

### Hold Funds:

	Fee:
In province	Min. \$5.00
Out of province	Min. \$7.00*

### Managers Trust Cheques:

	Fee:
Member	\$6.00*
Non-Member	\$11.00*

### Money Orders (MO) and Drafts:

	Fee:
MO Canadian-member	\$5.00*
MO Canadian non-member	\$7.00*
Draft U.S-member	\$5.00*
Draft U.S-non-member	\$7.00*
Draft Foreign Currency	\$10.00*

### Night Deposit:

	Fee:
Annual Fee Except for tendered account i.e.: Co-op, R.M's	\$25.00 +GST
Additional bags (each)	\$10.00
Non-Locking bags (purchase)	\$15.00*
Disposable bags per bundle of 100	\$15.00*

### Notary Public/Commissioner of Oaths:

	Fee:
For Completion of & witnessing documents:	
Members	\$10.00
Non-Member	\$20.00

### Overdraft and NSF:

	Fee:
Per each paid overdrawn item	\$5.00
Per mail notice of overdraft	\$5.00
Overdraft interest	Prime + 12%
Manual transfer to cover overdraft	\$5.00
NSF per cheque	\$35.00*

### RRSP/RRIF:

	Fee:
<b>RRSP transfer to another financial institution:</b>	
- if less than 3 months on deposit	\$100.00
- if less than 6 months on deposit	\$100.00*
- if greater than 6 months on deposit	\$50.00*
<b>RRIF transfer to another financial institution:</b>	
- if less than 3 months on deposit	\$100.00
- if less than 6 months on deposit	\$100.00*
- if greater than 6 months on deposit	\$50.00*

### Safety Deposit Box Rental:

Members over 60 rate = 2/3 rental rate + GST	Fee:
1.5" X 5"	\$30.00 + GST
2.5" X 5 "	\$40.00 + GST
2.5" X 10"	\$55.00 +GST
10" X 10"	\$70.00 + GST
Lost Key	\$15.00
Drill Box	\$100.00

### Search:

<b>Record Search</b>	Fee:
Per hour	\$30.00
Minimum Charge	\$15.00

<b>Microfilm Search</b>	Fee:
Per Hour	\$30.00
Minimum Charge	\$15.00
Photo Retrieval	\$5.00/item

### Statements:

	Fee:
Duplicate	\$2.00
Duplicate from an archive copy	\$5.00*

### Stop Payments:

	Fee:
Full Details	\$12.00*
Partial Details: Set up	\$15.00
Partial Details: missing details	\$5.00

### Telephone:

	Fee:
Transfer over the phone by member (not TeleService)	\$5.00*
Account Balances, Account Activity, Loan payments, Statement snaps	\$5.00*

### Travellers Cheques:

	Fee:
Canadian	1%
U.S.	1%
Sterling	1%
Cheques for Two	1.75%

### Wires:

	Fee:
In Province CU-CU	\$10.00
Alberta CU	\$10.00
Out of province CU - CU	\$10.00
CU to other financial institution	\$25.00
US/INTERNATIONAL Transfer	\$35.00 US \$50.00 INT*
Incoming wires - member	\$5.00
Incoming wires - non member	\$20.00*

### Other:

	Fee:
Rejected Items/Manual Entries	\$6.00 per item*
MemberCard/MasterCard - replacement/lost card	\$5.00*
Post-Dated ATM Deposit	\$3.00*
Non-Micro encoded cheques	\$6.00*
US Northbound (member cheque written in US funds)	\$6.00*
Cheque Verification to other FI	\$5.00
Utility Bill Payments per bill	\$1.50*
Non member bill payment	\$5.00*
Cashing member cheques for non-member (Excluding Federal Government cheques)	\$5.00
Chargebacks	\$5.00
Cheques sent on collection (member)	\$15.00
Fax (per page) Send or Receive	\$2.00
Photocopies	\$0.50
Non-resident maintenance fee (per month) Max	\$3.00
Non-resident maintenance fee (per month) DS	\$3.00