



TRANSACTION FEE SCHEDULE
CHANGES EFFECTIVE
MAR. 1, 2024

The following eligible transaction fees will apply beginning March 1, 2024:

<u>Description</u>	<u>Fee</u>
Incoming Wires (CAD/USD)	\$15.00
International Wires	\$55.00
Bill Payment personal	\$1.75
Bill Payment ucubiz	\$2.25
Bill Payment Trace	\$12.00
Certified Cheques personal	\$10.00
Certified Cheques ucubiz (including UCU Community)	\$15.00
Certified Cheques for Third Party (non member)	\$25.00
Draft / Official Cheque (CAD/USD) (personal/all ucubiz)	\$12.00
Late Loan / Mortgage fees	\$50.00
Unauthorized Overdrafts	\$1+%
Personal Overdraft protection monthly fee	\$5.00
Commercial Credit Application Fee	Min 1%
Commercial Application Fee	Min 1%
Monthly Statement by Post (ucubiz)	\$5.00
Monthly Statement by Post (UCU Community)	\$3.00
Interim Statement In-Branch (ucubiz)	\$4.00
Duplicate Monthly Statements (personal/ucubiz)	\$5.50
Quarterly Statement by Post (personal)	\$3.00
Other CAD/CDN ATM cash withdrawal (personal & ucubiz, including UCU Community)	\$2.00 + ATM surcharge
ATM withdrawal by non-member at UCU ATM	\$4.00
Replacement Card	\$10.00
Mailing Debit Card (via supplier) as Rush Order	\$30.00
Cheque Clearing – Personal	\$1.00
Cheque Clearing – Business	\$1.25
Cheque Clearing – USD Account	\$1.50
Cheque Clearing – USD Cheque on non-USD Account	\$15.00
Not Sufficient Funds (NSF)	\$48.00
Cheque chargeback	\$7.50
Cheque drawn on Saving Account	\$15.00
Counter Cheque	\$2.50
Post-Dated Item	\$3.00
Stop payment fee (full details)	\$15.00
Stop payment fee (partial details)	\$20.00
Advantage Account	\$27.50/month
Virtual Account	\$3.00
Estate Account administration fee	\$30.00/month
Estate Maintenance	\$30.00/year
Safety Deposit Box – Extra Large Size	\$140.00/year
Safety Deposit Box – Large / Tall Size	\$190.00/year
Safety Deposit Box – Drill Box	Cost + \$20.00
Safety Deposit Box – Replacement of lost keys	Locksmith's cost + \$20.00

All other fees remain the same as published in the Eligible Transaction Fee Schedule dated as of Jan. 31, 2023.

Consumer Credit		
Bridge Financing	All Accounts	min. \$300.00
PPSA registration/search fee for terms of three years or less	All Accounts	\$75.00
PPSA registration/search fee for terms greater than three years	All Accounts	\$100.00
Credit Ratings to other Financial Institutions		
Written	All Accounts	min. \$50.00
Loan Amendment	All Accounts	min. \$25.00

Commercial Mortgages		
Application Fee – First Mortgage	Commercial	min. 0.50% of Loan Amt
Application Fee – Second Mortgage	Commercial	min. 0.50% of Loan Amt
Appraisal Fee	Commercial	At cost
Commitment Fee	Commercial	min. \$500.00 or 0.50%
Annual Review Fee	Commercial	min. \$150.00
Renewal Fee	Commercial	\$200.00

Commercial Credit		
Letters of Credit	Commercial	min. \$100.00 or 2% per year
Corporation Profile Report	Commercial	\$100.00
Revisions to and Increases to Requests Prefunding	Commercial	min. \$100.00 or 0.25%
Short Duration Credit	Commercial	min. \$500.00 or 0.75%
Commercial Credit Application Fee	Commercial	as needed
Annual Review	Commercial	min. \$150.00
Annual Review Non-Reporting Fee	Commercial	min. \$125/month
Special Supervision	Commercial	min. \$1,000.00/ year

UCU Plus	
In-branch Bill Payment	FREE
Money Orders/Official Cheques ¹	FREE
All Transactions	FREE
EFT/AFT/PAP	FREE
Passbook	FREE
Spousal debit card	FREE (On joint accounts)
Post-dated deposits	FREE
Interac Point-of-Sale (POS)	3 FREE per month, then \$0.50/ purchase
Interac Online Payment	FREE
UCU ATM transactions	FREE, Unlimited
THE EXCHANGE Network	FREE, Unlimited
Other CDN ATMs	\$1.00 + ATM surcharge
Personalised Cheques	First 50 FREE, 25% off any additional cheque orders
Quarterly Statements by Post	FREE
Stop-payment	50% discount off regular fee
Safe deposit box	10% discount off list prices
Wealth Strategies Group Fees	10% discount

Youth Unlimited	
Basic account services (5-24 year old)	FREE deposits, withdrawals and transfers
	FREE passbook
	FREE monthly statements
	No monthly maintenance fees
	No minimum balance required
Tween benefits added (11-24 year old)	Preferred interest on the first \$1,000 (+0.25% above the UCU rate for regular savings accounts)
	Fat Cat Membership Card (issued to members up to 10 years old)
	Special Gifts, Events and Rewards
	FREE UCU Youth Unlimited debit card (subject to parental consent)
	FREE access to UCU & 2,500+ THE EXCHANGE® Network ATMs
Teen benefits added (16-24 year old)	3 FREE ATM withdrawals at any bank (not including service charges by other financial institutions)
	FREE Interac POS
	TIP: Ask for cashback to avoid ATM fees!
	FREE Interac Online Payment
	Optional: add unlimited free ATM withdrawals at any bank in Canada (not including service charges by other financial institutions) with a monthly fee. Ask us for details
Adult benefits added (18-24 year old)	FREE telephone, web, text and ucumobile™ banking for maximum convenience
	FREE personalized cheques
	FREE cheque clearing
	FREE bill payments
	FEE-FREE Student Mastercard® (subject to approval)
Closing of Accounts	Student Line of Credit (subject to approval)
	Opportunities for various scholarships. Visit our website for details

Closing of Accounts		
Balance of Account Transfer	All Accounts	\$25.00
Withdrawal from Membership	All Accounts	\$25.00
Withdrawal from Membership within 90 Days	All Accounts	\$50.00
Withdrawal from membership where UCU funded the original Membership share	All Accounts	Up to the amount of Membership shares funded by UCU
RESP Transfer Out	Personal	\$25.00

All fees and charges are subject to change without notice. E.&O.E.

¹ All currencies. ucublu products do not apply.

² At-the-counter.

³ All other at-the-counter Branch debits, unspecified fees.

⁴ CAD currency only. ucublu products do not apply.

⁵ Must be minimum of \$45.00 requested.

⁶ Must be active member (over 3 years).

⁷ Sorted, counted and rolled.

⁸ Available in select branches. Contact your branch for details.

⁹ UCU Plus Senior accounts, Youth Unlimited accounts or our virtual ucublu and ucublu too accounts do not apply.

¹⁰ ucublu products do not apply.



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519.256.2955

Monday to Thursday: 9 am – 5 pm
Friday: 9 am – 6 pm
Saturday 9 am – 1 pm



Eligible Transaction Fee Schedule as of January 31, 2023

In-Branch Personal Banking		
Deposit ¹	Personal	FREE
Cash Withdrawal ¹	Personal	FREE
Transfer ¹	Personal	FREE
Bill Payment	Personal	\$1.50
Statement	Personal	FREE
USD Cash Withdrawal	Personal	\$1.00
USD Cheque or Cash Deposit	Personal	FREE
USD Currency Purchase Sale	Personal	Current Exchange Rate

In-Branch ucubiz Banking		
Deposit	ucubiz	min \$1.00
Cash Withdrawal ¹	ucubiz	min \$1.00
Transfer	ucubiz	\$0.75
Bill Payment	ucubiz	min \$2.00
Other Debits ³	ucubiz	\$0.75
Interim Statement	ucubiz	\$2.50
USD Currency Purchase Sale	ucubiz	min \$2.00 + Current Exchange Rate

In-Branch UCUCommunity Banking		
Deposit	UCUCommunity	FREE
Cash Withdrawal ¹	UCUCommunity	FREE
Transfer ²	UCUCommunity	FREE
Other Debits ³	UCUCommunity	FREE
USD Currency Purchase Sale	UCUCommunity	Current Exchange Rate
Interim Statement	UCUCommunity	FREE

Telephone Banking		
Transfer	All Accounts	FREE
Bill Payment	All Accounts	FREE
Balance Inquiry	All Accounts	FREE
Other Inquiry	All Accounts	FREE

Online Homebanking		
Transfer ⁴	All Accounts	FREE
Bill Payment	All Accounts	FREE
Balance Inquiry	All Accounts	FREE
Other Inquiry	All Accounts	FREE
eStatements	All Accounts	FREE

Debit Card (e-Services)		
UCU ATM – All Available Transactions and Inquiries	All Accounts	FREE
The Exchange NETWORK ATM – All Available Transactions & Inquiries	All Accounts	FREE
Other CDN ATM – Cash Withdrawal	Personal, ucubiz	\$1.50 + ATM surcharge
Other CDN ATM – Cash Withdrawal	UCUCommunity	FREE
International ATM - Cash Withdrawal	All Accounts	\$3.00 + ATM surcharge apply
Other ATMs – Transfer Out	ucubiz	\$0.75 item
Other ATMs – Transfer Out	UCUCommunity	FREE
Interac Point-of-Sale (POS)	Personal ¹⁰	\$0.50 purchase
Interac Point-of-Sale (POS)	ucubiz	\$0.75 purchase
Interac Point-of-Sale (POS)	UCUCommunity	FREE
Interac Online Payment	Personal	\$0.50 purchase
Interac Online Payment	ucubiz	\$0.75 purchase
Interac Online Payment	UCUCommunity	FREE
Secondary Card	All Accounts	FREE
Replacement Card	All Accounts	\$5.00
ATM Withdrawal by Non-Member at UCU Machine	All Accounts	\$3.00

Clearing Charges		
Cheque Clearing	Personal ⁹	\$0.50 item
Cheque Clearing	ucubiz	\$0.75 item
Cheque Clearing	UCUCommunity	FREE
Cheque Clearing (USD Account)	All Accounts	\$1.35 item
Cheque Clearing (USD cheque on non-USD Account)	All Accounts	\$10.00 item
Use of Counter Cheque	All Accounts	\$10.00 item
Cheque Chargebacks	All Accounts	\$5.00 item
EFT AFT PAP Withdrawal	Personal ⁹	\$0.50 item
EFT AFT PAP Withdrawal	ucubiz	\$0.75 item
EFT AFT PAP Withdrawal	UCUCommunity	FREE
EFT AFT PAP Deposit	All Accounts	FREE
Line-of-Credit Overdraft	All Accounts	Current OD Interest Rate
NSF (Non-Sufficient Funds) Cheque EFT AFT PAP	All Accounts	\$45.00 item
Cheque EFT AFT PAP Drawn on Savings Account	All Accounts	\$10.00 item
EFT AFT Tracing	All Accounts	\$25.00 item
Personalized Chequebook	All Accounts	Printer's Cost
1st Personalized Chequebook of 50	Personal	FREE

Account Transactions		
Interac Email eTransfer – Send	All Accounts	\$1.50 item
Interac Email eTransfer – Receive	All Accounts	FREE
Deposit or Cash Government Cheque	All Accounts	FREE
Counter Cheque	All Accounts	\$2.00 item
Item Received on Collection – Incoming	All Accounts	FREE
Item Sent on Collection – Outgoing	All Accounts	\$25.00 item
Post-Dated Item	All Accounts	\$2.00 item
Stop Payment (with full details)	All Accounts	\$10.00 item
Stop Payment (with partial details)	All Accounts	\$15.00 item
EUR and GBP Cheque Deposit	All Accounts	\$3.00

Written Payment Instruments		
Certified Cheque	Personal	\$8.00
Certified Cheque	ucubiz	\$10.00
Certified Cheque	UCUCommunity	\$10.00
Certified Cheque – for Third Party	All Accounts	\$20.00
Official Cheque ¹	Personal	\$10.00
Official Cheque ¹	ucubiz	\$10.00
Official Cheque ¹	UCUCommunity	\$10.00
FX Draft ¹ (Money Order) up to \$50,000	All Accounts	\$12.00 CAD

Outgoing Wires in Canadian Funds		Cost of Wire +
Within Canada or Outside Canada	All Accounts	\$35.00 CAD
Outgoing Wires in USD Funds		
Within Canada and USA	All Accounts	\$35.00 USD
Countries other than Canada or USA	All Accounts	\$50.00 USD
Incoming Wire	All Accounts	\$10.00 CDN/ USD

Foreign Currency Transactions		
USD Cash Withdrawal	Personal	\$ 1.00
USD Cash Withdrawal	ucubiz	min \$1.00
USD Cash Withdrawal	UCUCommunity	FREE
USD Cheque or Cash Deposit	Personal	FREE
USD Deposit	ucubiz	min \$1.00
USD Currency Purchase Sale	Personal	Current Exchange Rate
USD Currency Purchase Sale	ucubiz	min \$2.00 + Current Exchange Rate
USD Currency Purchase Sale	UCUCommunity	Current Exchange Rate
USD FX Draft (Money Order) up to \$50,000	All Accounts	\$12.00 USD
USD Official Cheque	All Accounts	USD \$10.00
Order USD Cash	All Accounts	Delivery cost + \$10.00

Safety Deposit Box Leasing [®]		
Petite Size	All Accounts	\$35.00
Small Size	All Accounts	\$45.00
Small Short Size	All Accounts	\$47.00
Medium Size	All Accounts	\$55.00
Medium Short Size	All Accounts	\$57.00
Medium Tall Size	All Accounts	\$60.00
Large Size	All Accounts	\$75.00
Large/Wide Size	All Accounts	\$75.00
Extra Large/Short Size	All Accounts	\$100.00
Extra Large Size	All Accounts	\$125.00
Extra Large/ Tall Size	All Accounts	\$175.00
Seniors Lease Discount	Personal	10% off regular cost
Replacement Keys	All Accounts	Locksmith's Cost + \$10.00

Account Information		
Statements		
Quarterly Statement by Post	Personal	FREE
Monthly Statement by Post	ucubiz	\$3.00 month
Monthly Statement by Post	UCUCommunity	FREE
Interim Statement In-Branch	ucubiz	\$2.50
Interim Statement In-Branch	UCUCommunity	FREE
Duplicate Monthly Statements/ Certificate	All Accounts	\$5 per month
Duplicate Tax Receipts	Personal	\$10.00 item
Audit Confirmation	Personal	min. \$20.00
Audit Bank Confirmation	ucubiz	min. \$60.00
Certificate of Account Balance	Personal	\$15.00
Certificate of Account Balance – Other	All Accounts	\$25.00
Credit Rating to Third Party	ucubiz	\$40.00
Inactive and Dormant Accounts		
Inactive Account 1 Year	All Accounts	\$30.00
Inactive Account 2 Years	All Accounts	\$40.00
Inactive Account 3 Years or more	All Accounts	\$50.00 annually
Search of Records		
Within 30 Days	All Accounts	\$2.50 item
After 1 Month	All Accounts	\$30.00/hr. or min. \$15.00
Searches for an Account	All Accounts	\$15.00
Account Information / Enquiry	All Accounts	\$5.00

Loans & Residential Mortgages		
Mortgage Application Fee	Personal	\$100.00
Mortgage Renegotiation Fee	Personal	\$50.00
Amending Registered Mortgage Agreement	Personal	\$250.00
Amending Variable Rate Mortgage Payments	Personal	min. \$150.00
Mortgage Administration Fee	Personal	\$300.00
Mortgage Information Statement	Personal	\$50.00
Loan Application Fee	Personal	\$50.00
Loan Renegotiation Fee	Personal	\$50.00
Appraisal Fee	Personal	At Cost
Teranet - Purview Property Evaluation	Personal	\$100.00
Inspection Fee (drive by)	Personal	min. \$100.00
Pre-Approved Mortgage	Personal	FREE
Letters of Opinion for Assignments	Personal	At Cost
Assumption Fee	Personal	\$300.00
MPAC Evaluation Fee	Personal	\$100.00
Increase Payment	Personal	from \$50.00
Principal Prepayment	Personal	Applicable penalty
Amendment Payment Option	Personal	\$50.00
Request for Property Tax Confirmation	Personal	\$30.00
Renewal Fee	Personal	\$100.00
Early Discharge Fee	Personal	min. \$300.00 + applicable penalty
Discharge Statement Fee	Personal	\$50.00

Miscellaneous	
Personal	
Cash Supplied – Per Bundle ⁵	\$0.35
Coin Supplied – Per Roll	\$0.10
Coin Deposit ⁷ (excluding children's accounts)	\$0.35 per roll
MasterCard® Guarantee	\$100.00
Canadian Passport Guarantor Service	FREE
Notary Public Service	FREE
Estate Administration	min. \$25.00
Estate Maintenance	min. \$25.00/year

Registered Products	
RRSP Withdrawal	\$25.00
RRSP Withdrawal within 90 days	\$75.00
RRSP Home Buyer's Plan (HBP) Withdrawal	\$25.00
RRSP Lifelong Learning Plan (LLP) Withdrawal	\$25.00
Early Collapse of RRSP (within 6 months)	\$50.00
RRSP / RIF / TFSA /RESP Transfer Out (T2033)	\$100.00
RRSP / RIF / TFSA /RESP Transfer Out within 90 days (T2033)	\$125.00
Third Party Demand Remittance	\$75.00

ucubiz	
Mail Deposit	min of \$1.00
Chequebook	Printer's Cost
Coin ⁵ Cash Supplied	\$0.50 per \$100.00 ordered
Coin Deposit ⁷	\$1.00 per \$100.00 deposited
Overdraft Protection Application	\$25.00
Cash Management (CAFT)	Provider's Cost

UCUCommunity	
Monthly Statement by Post	FREE
Mail Deposit	FREE
Chequebook	Printer's Cost
Coin ⁵ Cash Supplied	FREE
Coin Deposit ⁷	FREE
Overdraft Protection Application	\$25.00
Cash Management (CAFT)	Provider's Cost

Miscellaneous – All Accounts	
Late Loan / Mortgage Payments	\$45.00
Prepare Discharge (as requested by borrower)	min. \$200.00
Register Discharge (as requested by borrower)	At cost
Unauthorized Overdrafts	21%