

# Miscellaneous Service Fees

**Effective Date: November 1, 2024**

\*For a listing of accounts and service fee plans, refer to the Service Fees and Plans Brochures.

\*Fees subject to change without notice.



*Affinity*  
Credit Union

Fee Type	Fee
<b>Account Closure</b>	
• Within 3 months of opening	\$20
• Unsatisfactory Account	\$15
<b>Account Information</b>	
• Balance or History (verbal)	\$2
• Balance or History (printed)	\$3
• Duplicate Statement/Additional	\$5
<b>AFT Notice of Change</b>	\$5
<b>AFT Trace Fee</b>	\$12
<b>ATM</b>	
• Non-CU member withdrawal at Affinity ATM	\$2
<b>Balance of Account (transfer to another financial institution)</b>	\$25
<b>Balance Verification</b>	\$15/minimum or \$50/hour
<b>Bank Confirmation</b>	\$25/minimum or \$40/hour
<b>Bill Payments</b>	
• Staff-assisted / ATM*	\$1.25
• Staff-assisted / Everyday Savings account	\$2
• Liberty, IVR or Mobile (over limit)	\$1
• Mail in payment (\$1.25 + \$5 mail fee)	\$6.25
• Telpay Trace, Transfers, or Refunds	\$15
*There is no fee for staff-assisted MasterCard bill payments.	
<b>Cash Dispensary Request</b>	
• White Label ATM / 100 bills	\$3
• White Label ATM / 100 new bills	\$3 + cost
<b>Cash Request</b>	
• In advice centre / bundle	\$1.50
<b>Chargeback</b>	
• Personal Account	\$2
• Business Account	\$8
<b>Cheque</b>	
• USD cheque written on Canadian account	\$15
• USD cheque deposit to Canadian account via Deposit Anywhere™	\$20
<b>Cheque Cashing</b>	
• Non-member	\$10 minimum or 1%
<b>Cheque Copies</b>	
• Copy of cheque	\$5
• Searching and Producing	\$15 minimum or \$40/hour
• Discretionary fee where item < 1 month old	
<b>Cheque Verification (phone verification)</b>	
• In province	\$5
• Out of province	\$10
• Exception: in town	(Exception: No fee)

Fee Type	Fee
<b>Coin Handling</b> <ul style="list-style-type: none"> <li>Per roll (cash in or out)</li> <li>If not bundled for shipping</li> </ul>	1.5% or \$.15 \$50/hour
<b>Collection Items</b> <ul style="list-style-type: none"> <li>Incoming from other CU or FI</li> <li>Outgoing cash or cheques</li> </ul> <i>Exceptions: cheques payable to Sheriff, Balance of account to a credit union outside our trading area</i>	\$20 \$20 (Exception: No Fee)
<b>Commissioning / Notarizing Documents</b> <ul style="list-style-type: none"> <li>Non-Affinity related documents</li> </ul>	\$10
<b>Credit Checks / Reference</b> <ul style="list-style-type: none"> <li>Manual requests through Retail Support</li> </ul>	\$20
<b>Credit Reports</b>	\$20
<b>Deceased / Estate Account (Single Name)</b> <ul style="list-style-type: none"> <li>Administration</li> <li>Set up fee</li> <li>List Safety Deposit Box contents</li> <li>Complete documents and submit for transfer or redemption of SCB, SSB, RRSP, RRIF, MF</li> <li>Obtain Bonds of Indemnity for release of funds to executors for beneficiaries</li> <li>Accepting cheques or deposits payable to estate without probate</li> <li>Other Official Orders issued for bills or disbursement of funds to executor and/or beneficiaries</li> <li>Letter Requested</li> </ul>	\$50/hour \$75 Hourly Hourly  Hourly Hourly \$10 / official order  \$6
<b>Deceased / Estate Account (Joint)</b> <ul style="list-style-type: none"> <li>No set up fee if funds are retained at Affinity</li> <li>Other charges see Single Name fee scheduled (above)</li> </ul>	No fee Same as Single Name
<b>Deposit Anywhere™ Return item</b>	\$20
<b>Drafts (known as Credit Union Drafts)</b> <ul style="list-style-type: none"> <li>Canadian (formerly known as official orders)               <ul style="list-style-type: none"> <li>Member</li> <li>Non-member</li> </ul> </li> <li>US</li> </ul> <i>Exception: balance of account to CU outside our trading area</i>	 \$7.50 \$15 \$10
<b>E-Transfers (Interac)</b> <ul style="list-style-type: none"> <li>Receiving</li> </ul>	No Fee
<b>Encoding Errors</b> <ul style="list-style-type: none"> <li>Cheques</li> <li>Pre-authorized debits / credits</li> </ul>	\$5 \$5
<b>Errors on Deposits (Cash Services)</b>	\$5
<b>Estate Plan</b> <ul style="list-style-type: none"> <li>Single Plan</li> <li>Joint Plan</li> <li>Financial Consulting</li> </ul>	\$200 \$250 \$60/hour Lawyer Fee
<b>Fax (not business related)</b> <ul style="list-style-type: none"> <li>To locations in Canada</li> <li>To locations in USA</li> </ul>	\$3/page + GST \$5/page + GST

Fee Type	Fee
<b>Foreign Currency</b> <ul style="list-style-type: none"> <li>Special cash orders</li> <li>Processing cheques (Western Union) <ul style="list-style-type: none"> <li>Equivalent to \$200 USD and under</li> <li>Equivalent to more than \$200 USD</li> </ul> </li> </ul>	\$7.50  \$20 Min fee: \$20 + .150% of total equivalent cheque value (Max fee: \$100)
<b>Hold Funds</b> <ul style="list-style-type: none"> <li>Incoming through Contact Centre</li> <li>Outgoing out of Province</li> </ul>	\$10 min or 1% up to \$20 (Max \$20)
<b>Inactive account notice</b>	\$25
<b>Interac<sup>+</sup> e-Transfer trace fee</b>	\$11
<b>Line of Credit (Limit less than \$10,001)</b> <ul style="list-style-type: none"> <li>Monthly Fee</li> <li>Usage Fee</li> </ul>	\$2/month \$5/month (if used)
<b>MasterCard<sup>®</sup> Photo Retrieval</b> <ul style="list-style-type: none"> <li>Refundable if incorrect charge to member</li> </ul>	\$10
<b>MemberCard<sup>®</sup>/MasterCard<sup>®</sup></b> <ul style="list-style-type: none"> <li>Duplicate</li> </ul>	\$10
<b>MemberCard<sup>®</sup>/MasterCard<sup>®</sup></b> <ul style="list-style-type: none"> <li>Rush Order</li> </ul>	\$30
<b>Monitoring Fees</b> <ul style="list-style-type: none"> <li>Charge for exceeding LOC</li> <li>Per cheque charge once LOC is exceeded</li> </ul>	\$25 \$5
<b>Night Deposit Bags (plus GST)</b> <ul style="list-style-type: none"> <li>Zipper</li> <li>Plastic (each)</li> <li>Plastic (per 100)</li> <li>With Key</li> </ul>	\$10 \$.25 \$15 \$35
<b>NSF Charges</b> <ul style="list-style-type: none"> <li>Includes \$43 NSF fee + \$5 overdraft fee</li> </ul>	\$48
<b>Overdraft</b> <ul style="list-style-type: none"> <li>To account</li> <li>Each additional item</li> <li>Transfer — manual or automatic</li> <li>Interest (per annum)</li> </ul>	\$5 \$5 \$3 25%
<b>Photocopy</b> <ul style="list-style-type: none"> <li>Non-business related</li> </ul>	\$2/page

Fee Type	Fee
<b>Point of Sale Information Retrieval</b>	\$10
<b>Post Dated Cheques</b> <ul style="list-style-type: none"> <li>Cost per item</li> <li>In ATM</li> </ul>	\$5 \$5
<b>RSP Cashing for Home Buyers Plan</b> Where the mortgage not at Affinity CU <ul style="list-style-type: none"> <li>Less than \$5,000</li> <li>Over \$5,000</li> </ul>	\$25 \$50
<b>Registered Plan Administration and Transfer Fees</b> <ul style="list-style-type: none"> <li>Transfer to another financial institution</li> <li>Withdrawal under \$500</li> <li>RRIF lump sum withdrawal fee</li> <li>Early Contract Termination Fee (contracts closed within 1 year of opening)</li> <li>Inactive Registered Plan</li> </ul>	\$100 \$35 \$35 \$100 \$25
<b>Safety Deposit Box (Plus GST @1.05%)</b> <ul style="list-style-type: none"> <li>Small (1½" x 5")</li> <li>Medium (2½" x 5")</li> <li>Large (5" x 5" or 2½" x 10")</li> <li>Extra Large (5" x 10")</li> <li>Jumbo (10" x 10")</li> <li>Lost Key — Drill Box</li> <li>Lost Key — Replacement</li> </ul>	\$60 \$80 \$105 \$175 \$250  >\$200 or cost \$25
<b>Searching and Producing Records</b>	\$15 minimum or \$40/hour
<b>Signature Guarantee</b> Medallion Signature Guarantee Program	\$21
<b>Signature Verification</b>	\$5
<b>Stop Payment</b>	\$20
<b>Tax Receipts Duplicates</b>	\$15
<b>Third Party Demand and Garnishees</b>	\$25

## Wire Transfer

Outgoing Wires	Fee
To Canadian CU — CAD	\$25
To Canadian CU — USD	\$25
To other Financial Institution in Canada — CAD	\$25
To other Financial Institution in Canada — USD	\$25
To US Financial Institution — USD	\$30
To Financial Institution outside CAN and USA	\$30

  

Incoming Wires	Fee
From another Canadian CU — CAD	\$10
From another Canadian CU — USD	\$20
From other Financial Institution in Canada — CAD	\$20
From other Financial Institution in Canada — USD	\$20
From US Financial Institution — CAD	\$20
From US Financial Institution — USD	\$20

  

Rejected Wires	Fee
USD wire rejected due to incorrect information provided	\$45 USD

## Cheque Ordering — CHEQUE SOURCE CHEQUE PRINTING

Quantity	Fee (not including taxes) Add \$3 for mailing
----------	--

### PERSONAL CHEQUES

4	\$6.18
Exception: <b>Heritage</b> — 48 free/year	

### BUSINESS, FARM AND ORGANIZATION CHEQUES

12	\$17.64
Business Cheque Binders	\$33.00
Exception: <b>Community Builder Accounts</b> — 12 free/year	

Refer to your Affinity advisor for more information

# Cash Management Fees

Business Online Banking Fees			
Fee Type	Fee		
Number of Memberships	Monthly	Initial Setup	Maintenance/event*
1 - 3	\$0	\$0	\$0
4 - 6	\$15	\$50	\$25
7 - 10	\$25	\$100	\$25
11 - 25	\$40	\$100	\$25
26 - 50	\$80	\$100	\$25
51 - 100	\$110	\$100	\$25
101+	\$210	\$100	\$25

\*Maintenance is defined as a new/change in administrator (add or delete)

## Remote Cheque Deposit for Business (RCDB)

Contact us for more information and details on fees for Remote Cheque Deposit for Business.

CAFT	
Fee Type	Fee
Initial CAFT Set-up	\$200
Subsequent Originator Set-up	\$50
Per File Fee	\$1
Transaction Fee / Item or Rejected Item	\$.25
Limit Changes	\$6
Adding New Users	\$6
Late filing fee	\$30

\*†Interac e-Transfer is a registered trademark of Interac Inc. Used under licence.