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 |  |  |  |  | **Schedule of Fees** |  |
|   |   |   |   |   |   |   |   |   |   |   |   |
| **Effective: January 1, 2021** |  |  |  |  |  |  |  |  |  |
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| Note: All charges listed in this schedule may change at any time and a current listing will be posted on the Credit Unions Bulletin Board. |
| Questions about this Schedule of Fees should be addressed to the Manager. |  |  |  |  |
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| **The following fees are charged as incurred:** |  |  |  |  |  |  |  |
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| **Personal Account Services and Fees** |   |   |   |   |   |   |   |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Fee Free – Youth and Student Account (ages 0-25)  | Free unlimited transactions include pre-authorized debits/ credits, online bill payments, Me to Me transfers, deposits, withdrawals at KCCU ATM’s and Exchange member ATM’s in Canada  |
| Regular Chequing Account | $0.65 per debit transaction |
| Value Plus Package Account | $4.00 per month |   |   |   |   |
| 15 free debits then: $0.65 per debit  |   |   |
| KISS Package Account | $10.00 per month  |   |   |   |   |
| 40 free debits then: $0.65 per debit  |   |   |
| KISS Plus Package Account | $13.00 per month |   |    |   |   |
| Unlimited transactions |   |   |   |
| E-Free (Self-Serve Account) | No Monthly Fee - Unlimited Online Transactions$2.00 per in-branch transaction$1.25 per in-branch bill payment + $2.00 transaction fee  |
| Silver Account (ages 60+)  | $6.00 per monthFree unlimited transactions\*  |  |
| Special Savings Account | 2 free debits per month then: $0.75 per debit thereafter |
| High Interest Savings Account (HISA)  | 1 free debit per month then: $5.00 per debit thereafterMaximum one HISA per membership |
| US Dollar Savings Account | $1.00 per debit transactions   |
| *Grandfathered Accounts as of January 1, 2021*  | *Fat Cat or Trust Account (0-12), Head Start Youth Account (ages 13-18)**Personal One Chequing, Golden Account (ages 59+)* |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **Business Account Services and Fees** |   |   |   |   |   |   |   |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Current Account  |   |   |   |   | Deposit Content Fees: |
| $0.80 per debit/credit |  |  |  $0.15 per cheque |
| Min $6.00 per month |  |  |  $1.80 per $1000 cash |
| $2.00 per bill payment including Paper Gov’t Remittances |   |  $1.80 per $100 coin |
| Community Account | $4.00 per month20 free transactions then: $0.85 per debit or credit |
| Co-operation Account | Free unlimited transactions |
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| **Note: Your Credit Union has a policy to hold funds on cheques for:** |  |  |  |  |
|  |  7 business days on all in province cheques |  |  |  |  |  |
|  |  15 business days on all out of province cheques |  |  |  |  |  |
|  |  20 business days on all out of country cheques |  |  |  |  |  |
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| **Inactive/Dormant and Closing Accounts**   |   |   |   |   |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Charge for maintaining an inactive account for 2 years | The lesser of $25.00 or the account balance |
| Charge for maintaining an inactive account for 5 years | The lesser of $30.00 or the account balance |
| Monthly maintenance fee for unclaimed balances | $10.00 |
| Early closing account (within 90 days of opening) | $20.00 |
| Balance of Accounts |   |  |  |  |  |   |
|   |  To other Credit Union | No Charge |
|   |  To a bank | $20.00 |
| RRSP/ RRIF/ TFSA transfer out from KCCU | $50.00/ item |
| RRSP/TFSA Variable withdrawals  | 1 free withdrawal per month, $5.00 for each subsequent withdrawal  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **Account Information**  |   |   |   |   |   |   |   |   |   |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Mailing monthly statements | $2.00 |
| Pick up monthly statements at any branch | Free  |
| IT Chequing - $2.00 |
| View statements online with cheque images | Free with Member*Direct* ® (Online banking)  |
| When I inquire by phone into my account | Free |
| IT Chequing - $2.00/ request |
| Reference letter for interest earned | $15.00 |
| Letter to confirm balance | $10.00 |
| Bank Confirmation | $25.00 |
| Credit Rating in Writing | $20.00 |
| Request for search and retrieving account deposit slips, vouchers, cancelled cheques, and other records |   | $2.00/ item $25.00/ hour $15.00 minimum  |   |   |   |   |
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| **Safe Deposit Boxes** |   |   |   |   |   |   |   |   |   |
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| Small – 1 ½ x 5 x 20 | $40.00 + HST annual fee  |
| Medium – 2 ½ x 5 x 20 | $55.00 + HST annual fee  |
| Large – 5 x 5 x 20 | $80.00 + HST annual fee  |
| Safe Deposit Box Replacement Key (if one key is lost) | $35.00 + HST |
| Late payment of SDB fee | $5.00 + HST |
| Fee to drill SDB in the event both keys are lost | $230.00 + HST |
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| **Debit Cards, ATM Services, Electronic and Other Automated Services** |   |   |   |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Account withdrawal made through an ATM (other than ours or members of The Exchange Network) - Interac® | $2.00 |
| International ATM withdrawal | $5.00 |
| Bill Payment at a KCCU ATM | $0.50 at ATM |
| IT Chequing - Free |
| Replacement for Member *Card*® (Debit Card) | $5.00/ card (From third replacement) |
| Flash Deactivation | $20.00 |
| Me2Me Transfers – incoming/outgoing | Free |
| Automated Funds Transfer | $0.75 < 100 to a max of $35.00, |
| >100 $0.35 per transaction |
| *Interac*® E-Transfers - incoming | Free |
| *Interac*® E-Transfers – outgoing *(by account type)* |   |  |  |  |  |   |
|   | Value Plus, Kiss and Kiss Plus  | $1.00 |
|   | IT Chequing Self Serve | 15 Free $1.00 thereafter |
|   | Like, All Free  | Free |
|   | Golden *(Grandfathered)* | $1.00 |
|  | Silver Plus | $1.00 |
|   | Regular, Cooperation Plus, Community  | $2.00 |
|   | Current  | $2.00 |
| Incoming Wires | $15.00\* |
| IT Chequing - $15.00 + transaction fee**\*** |
| **\* NOTE:** Service fees will be charged in Canadian currency regardless of type of wire currency received or sent. |
| Outgoing Wires |   |   |   |   |   |   |   |   |   |   |
|   |  $1.00 - $4999.99 | $40.00\* | IT Chequing - $40.00 + transaction fee\* |
|   |  $5000.00 - $49,999.99 | $60.00\* | IT Chequing - $60.00 + transaction fee\* |
|   |  $50,000.00 - $99,999.99 | $80.00\* | IT Chequing - $80.00 + transaction fee\* |
|   |  $100,000.00 + | $100.00\* | IT Chequing $100.00 + transaction fee\* |
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| **Miscellaneous Services** |   |   |   |   |   |   |   |   |   |
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| Pre-authorized debit or cheque I write against an account which you return "NSF" | $45.00/ item |
| Notification of NSF item | $5.00/ notice |
| Item Rejected by Clearing | $5.00/ item |
| Items honoured that overdraw my account  | $6.00/ item presentation |
| Account that goes into overdraft (without overdraft protection) | $5.00 monthly charge, plus interest |
| Notification of overdrawn account | $5.00 |
| Transfer we make to cover your overdraft | $3.00 |
| Returned cheque deposited to an account (Chargeback) | $10.00 |
| Post-dated cheque you keep for me | $3.00 each (No Charge KCCU Loan Payment cheques) |
| IT Chequing - Each $3.00 + transaction fee |
| Cheques received for collection | $30.00 – Unless the cheque is for $30.00 or less, then the charge is half the amount of the cheque |
| Cheques sent on collection | $30.00 |
| Account Cheque you certify at my request | $10.00 |
| IT Chequing - $10.00 + transaction fee |
| Account Cheque you certify for 3rd party | $25.00 |
| IT Chequing - $25.00 + transaction fee |
| Account Cheque or pre-authorized debit for which you accept my stop payment order | $12.50; $17.50 if all info is not provided |
| Foreign Currency Cheques: |   |   |   |   |   |   |
|  Written on members CDN Dollar Account | $20.00 |
| Canadian Bank Drafts | $8.00  |
| IT Chequing - $8.00 + transaction fee |
| US Bank Drafts | $8.00 (CDN) |
| IT Chequing - $8.00 (CDN) + transaction fee |
| Bill Payment | $1.25 in branch |
| IT Chequing - $1.25 + transaction |
| Bill Payment Trace – member request | $15.00 |
| Power of Attorney Review | $50.00 |
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| **Credit / Loan Services and Fees** |  |   |   |   |   |   |   |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Personal Loan / LOC Application / Registration Fee/ Renewal or Increase | $75.00 plus lien and PPSA charges |
| Mortgage Loan Application Fee | $100.00 |
| Mortgage Renewal (1st/2nd) | $100.00 |
| Discharge fee on a Mortgage | $300.00 |
| Assignment fee for Mortgages (to another financial institution | $250.00 |
| Monthly Delinquency Charge | $6.00 |
| Sending a Delinquency Notice | $15.00  |
| Personal Visit to member to collect loan payment | $75.00 |
| Personal Phone Call to a member to collect loan payment | $30.00 |
| Letter to member requesting a late payment  | $52.00 ($50.00 + $2.00 postage) |
| Loan Payment on automatic transfer from bank account – 5 days late | $40.00 |
| Loan Disbursements on behalf of member | $5.00 |
| Loan Extension | $50.00 |
| Outgoing Collection Letter | $15.00 |
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| **Credit Card Services** |   |   |   |   |   |   |   |   |   |
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| **MasterCard® Credit Cards available** |  |  |  |  |  |  |  |  |
| [See in-branch or visit www.kccu.ca for details.](http://www.kccu.ca/) |  |  |  |  |  |  |  |
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| CASH BACK Credit Card | No Fee |
| CENTRA GOLD Credit Card | $50.00 annual fee + $10.00 additional card fee |
| US DOLLAR Credit Card | $50.00 annual fee + $35.00 additional card fee |
| TRAVEL REWARDS GOLD Credit Card | $99.00 annual fee + $30.00 additional card fee |
| WORLD Credit Card | $120.00 annual fee + $50.00 additional card fee |
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| **Visa® Business Credit Cards available** |  |  |  |  |  |  |  |  |
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| CASH BACK BUSINESS Credit Card (No Fee) | No Fee |
| CASH BACK BUSINESS Credit Card (Low Rate) | $25.00 Annual Fee + $5.00 additional card fee |
| PLATINUM BUSINESS Credit Card | $99.00 Annual Fee + $50.00 additional card fee |