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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| kcculogonov2004   |  | | --- | |  | |  |  |  |  | **Schedule of Fees** | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **Effective: January 1, 2021** | | |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| 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. | | | | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **The following fees are charged as incurred:** | | | | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **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 month  Free 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 thereafter  Maximum 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 month  20 free transactions then: $0.85 per debit or credit | | | | | |
| Co-operation Account | | | | | | Free unlimited transactions | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **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 | | | | | |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **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 | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **Safe Deposit Boxes** | | |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| 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 | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **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\* | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **Miscellaneous Services** | | |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| 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 | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **Credit Card Services** | | |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **MasterCard® Credit Cards available** | | | |  |  |  |  |  |  |  |  |
| [See in-branch or visit www.kccu.ca for details.](http://www.kccu.ca/) | | | | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| 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 | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **Visa® Business Credit Cards available** | | | |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| 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 | | | | | |