

Chequing and Savings

Cheques	\$	0.50
Direct Debit Purchase	\$	0.25
Mastercard transactions		free
Electronic debits		free
ATM Interac	\$	1.00
ATM Cirrus/Plus	\$	2.00
Cash withdrawals	\$	0.50
Deposits		free

Minimum monthly charge on all accounts \$ 3.00

**If a minimum monthly balance of \$15,000.00 is maintained in a regular chequing account, all of the above fees will be automatically waived for the month.

**If the total amount on business being done under one account number exceeds \$50,000.00, the above fees will be waived. Total business includes deposits, loans, RSPs, RRIFs, CAIS and NISA.

Member Direct

Bill payments	no charge
Transfer of funds	no charge
Loan payments	no charge
Balance inquiries	no charge

Miscellaneous Fees

Bill payments	\$	1.00
Overdraft charge per item	\$	5.00
NSF return	\$	15.00
Fax - outgoing-per minute	\$	1.00
Photocopies per page	\$	0.25
Statements mailed	\$	1.00
Cheque certification	\$	3.00
Traveller's cheques		1%
Stop payment	\$	5.00
Money orders	\$	2.50
US drafts	\$	5.00
Manager's Trust cheque	\$	2.00
Personalized cheque order		at cost
Wire transfers:		
- to credit unions - SK or Alta	\$	5.00
- to credit unions in other provinces	\$	7.00
- to other financial institutions	\$	25.00
- out of country - cost plus	\$	5.00
Replacement of membercard or mastercard	\$	5.00

Service Packages

(Regular Chequing)

Basic Plan

Monthly fee \$ 10.00
unlimited debit transactions per month
(withdrawals, cheques, interac, direct debits)
***excludes ATM withdrawals

Seniors Plan (age over 60)

Monthly fee \$ 5.00
unlimited debit transactions per month
(withdrawals, cheques, interac, direct debits)
***excludes ATM withdrawals

Youth Plan (under 18)

Monthly fee free
30 free debit items excluding ATM
(withdrawals, cheques, interac, direct debits)

Students - up to age 25 who are attending post-secondary school

Monthly fee free
30 free debit items excluding ATM
(withdrawals, cheques, interac, direct debits)

Clubs and Non-Profit Organizations

Free chequing privileges
no service charges on accounts

Service Packages

(Interest Bearing Chequing)

Basic Plan
Monthly fee \$ 15.00
unlimited debit transactions per month
(withdrawals, cheques, interac, direct debits)
***excludes ATM withdrawals

Safety Deposit Box Annual Rental

1.5 x 5 x 24	\$	12.00
2.5 x 5 x 24	\$	15.00
2.5 x 10 x 24	\$	30.00
5 x 5 x 24	\$	30.00
5 x 10 x 24	\$	50.00