

## Service Fees - Account-Related and Other Services<sup>1</sup>

effective December 1, 2020



### CHEQUE, DEPOSIT AND PAYMENT PROCESSING

Corporate draft <sup>2</sup> (admin=ofc / oc)	\$8.50
USD or International draft <sup>3</sup>	\$8.50
Foreign currency drawn on CAD account	\$20.00
Certified cheque (cc)	\$15.00
Certify member's cheque - non-member (=ncc)	\$20.00
Cheque sent on collection (=col)	\$25.00
NSF: non-sufficient funds (=ri, =naf)	\$50.00
NSF honoured (nf)	\$7.00
Overdraft transfer (od)	\$7.00
Monthly Overdraft Protection (when used)	\$4.00 + interest
Late loan payment (=lpy)	\$25.00
Stop payment cheque or AFT (admin=spc / sp)	\$15.00
<b>Stop payment on Corporate Draft</b>	<b>\$25.00</b>
Post-dated items (=pd)	\$5.00

### MOVING MONEY (CAD, USD & Foreign)

Me2Me Transfers	FREE
<b>Online International Money Transfer</b>	<b>&lt; \$500 - \$250; \$500+ FREE</b>
Western Union® International Money Transfers (via Interac® e-Transfer)	\$9.00 + 1%
Wire transfer <sup>4</sup> - Incoming	\$15.00 + Central 1 fee
Wire transfer <sup>4</sup> - Outgoing under \$10,000	\$25.00 + Central 1 fee
Wire transfer <sup>4</sup> - Outgoing \$10,000 - <b>\$49,999</b>	\$30.00 + Central 1 fee
<b>Wire transfer<sup>4</sup> - Outgoing over \$50,000</b>	<b>\$50.00 + Central 1 fee</b>
Wire follow-up <sup>5</sup> - outgoing	\$5.00 + Central 1 fee

### CARD SERVICES

Member Card® debit card replacement (=rnc)	\$10.00
PIN Change - in-branch (FREE at ATM)	\$1.50

### RECORD KEEPING AND SEARCHES

Monthly paper statement (chequing accounts)	\$2.50
Cancelled cheque retrieval (=chr)	\$5.00
Statement copies or history print (=ish)	\$5.00
<b>Bill payment trace</b>	<b>\$15.00</b>
Search of records (=rs)	\$25.00 / hr. (min.)
Search for copy of item	\$10.00 + Central 1 fee
Interest letter (=il)	\$25.00
Account verification letter (=bc)	\$15.00

### INACTIVE ACCOUNTS AND CLOSING ACCOUNTS

Account closed within 90 days	\$20.00
Account balance transfer to another FI (=abt)	\$20.00
Inactive fee (2 years inactive) (=ian)	\$50.00
<b>Inactive Registered Plan</b>	<b>\$50.00 / year</b>
Dormant account fee (GL 450 06 24)	\$50.00 / year
Dormant negotiable instrument fee	\$50.00
RRSP/RRIF/TFSA transfer out (oct)	\$100.00
RESP transfer out	Partial \$195.00/hr Full \$100.00
RESP inactive closure fee	\$100.00
<b>Estate T3 processing fee</b>	<b>\$175.00 / year</b>

### SAFE DEPOSIT BOX ANNUAL RENTAL<sup>6</sup>

X Small	\$50.00
Small	\$65.00
Medium	\$100.00
Large	\$115.00
X Large	\$175.00
XX Large	\$225.00
Replace lost key or drill box	cost

<sup>1</sup> Account-related fees apply to Personal, Business and Organization accounts and are subject to change without notice. HST included.

<sup>2</sup> Corporate Drafts are free for members <18, 60+, limit 2 free per month.

<sup>3</sup> USD Drafts are free for members <18, 60+, limit 1 free per month.

<sup>4</sup> Wire Transfers - additional fees may be deducted by intermediary banks prior to the wire transfer arriving at its final destination; Tandia is unable to identify such fees in advance.

<sup>5</sup> Wire follow-up fee applies to wire trace, recall, transfer, returned or amended.

<sup>6</sup> Safe Deposit Boxes are available at the following Branches: Acton, Ancaster, Brantford, Georgetown & Upper Wentworth.

Tandia Financial Credit Union operating as Tandia™.

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