

Service Charges and Fees*

Please refer to Account Packages for specific account service charges and exclusions

Overdraft Fees		ATM Transaction Fees	
Accommodation Fee	\$45.00 per occurrence	ATM Inquiry, Transfer or Withdrawal at any Credit Union	\$1.00
Unauthorized Overdraft Fee	\$7.50	ATM Withdrawal from another Financial Institution	\$2.00
Manual Overdraft Transfer	\$5.00	ATM Transactions Foreign or US	\$3.50
Auto Overdraft Transfer	\$4.00	Bill Payment Fees	
Cheque/AFT Return NSF	\$45.00	Bill Payment (In-Branch)	\$0.75
Chargeback (Returned Item)	\$9.00	Online Bill Payment (In-Branch)	\$0.75
Card Services Fees		Bill Payment Trace Request/Member Error	\$25.00
Lost Card Replacement (Up to 2 cards free/year)	\$15.00	Bill Payment Refund Request/Member Error	\$25.00
Rush Card Orders	\$35.00	Other Fees	
Cheque Fees		Account Closed within 180 days	\$15.00
Cheques (Davis & Henderson)	as per catalogue	AFT Withdrawal	\$0.75
Counter cheque	as per Cheque Source	Bank Confirmation Letter	\$30.00
Copy of Cheque	\$2.50	Balance of Account (Non Credit Union)	\$20.00
Cheque Sent on Collection	\$20.00	Bond of Indemnity Service Charge	\$25.00
Cheque Received on Collection	\$30.00	Cheque Images on Statement	Free
Rejected Clearing Item	\$5.00	Cheque Writing	\$1.00
Non-Member Cheque Cashing/Certification	\$15.00	Copy of Statement	\$10.00
Non Micro Encoded Cheque	\$5.00	Credit Limit Usage Fee	\$5.00
US Cheque processed on Canadian Account	\$20.00	Demand by 3rd Party	\$25.00
Hold Funds Fees		Deposits	Free
Hold Funds – Chinook Member at Other CU	\$7.00	Foreign Currency Orders other than US	\$10.00
Hold Funds - Non-Member at Chinook branch	\$15.00	Account History Print	\$1.00
RRSP Fees		Inactive Account Notification	\$25.00
RRSP Transfer to Other FI	\$50.00	Interest Earned/Paid Confirmation Letter	\$20.00
RRSP Transfer to Credential or Other Credit Union	Free	Invalid Biller - Member Error	\$15.00

Safety Deposit Box Fees (Sizes may vary by branch)	
Small Safety Deposit Box	\$35.00 + GST/year
Medium Safety Deposit Box	\$50.00 + GST/year
Large Safety Deposit Box	\$75.00 + GST/year
Large Wide Safety Deposit Box	\$85.00 + GST/year
Extra Large Safety Deposit Box	\$125.00 + GST/year
Key Replacement	\$25.00 + GST
Safety Deposit Box Drill Out	\$25.00 + Full Cost to Credit Union + GST

Wires Fees - Outgoing	
Outgoing Wires - Alberta Credit Union	\$10.00
Outgoing Wires - Canadian Credit Union	\$10.00
Outgoing Wires - US Financial Institution	\$40.00
Outgoing Wires - Other Financial Institution	\$35.00
Outgoing Wires - International	\$45.00
Outgoing in a different currency from destination	\$45.00
Wires - Recalls or Amendments	\$30.00

Wires Fees – Incoming	
Incoming CAD	Free
Incoming International in US Funds	\$15.00

*Service Charges subject to change without notice
Some exceptions apply

Item Held for Collection	\$30.00
Letter Certifying Account Balance	\$20.00
Mortgage/3rd Party Payment Transfer	\$250.00
Gold Mastercard Global Payment Card	\$75.00 Annually
Mastercard Global Payment Card Choice Rewards Annual Fee	24.00
Mastercard Global Payment Card Purchase	\$0.75
Mastercard Global Payment Cash Advance	\$0.75
Night Depository Services	\$30.00 + GST/year
Official Orders (Member)	\$5.00
Official Order – US Drafts (Member)	\$10.00
Outgoing e-Transfer	\$1.50* Carrier Fees Apply
Telephone Balance Inquiry	\$2.50
Telephone Transfer Request	\$5.00
Point of Sale Withdrawal	\$0.75
Post Dated Deposits	\$5.00
Record Search (Per Hour) + any costs incurred by Credit Union	\$25.00 + GST
Remote Banking Bill Payments or Withdrawal	\$0.75
Statement Fee – Paper	\$2.50
Statement Fee - Electronic	Free
Stop Payment	\$15.00
Traveler's Cheques	1%
Withdrawal In-Branch	\$0.75