



SCHEDULE OF FEES

Effective November 30th, 2016

The following fees are charged as incurred:

ACCOUNT TYPE / ITEM	FEE
Fat Cat® or Trust Account (ages 0-12)	Free Unlimited transactions
Head Start Account (ages 13-18)	Free Unlimited transactions
Like, all free for full time Secondary and Post-Secondary Students (ages 17-25)	Free Unlimited transactions Free personalized cheques (Basic 50 single)
Regular Chequing	\$0.49/debit
Personal One Chequing	No s/c if \$900.00 balance maintained, if balance not maintained: \$0.49/debit
Value Plus Package Account	\$3.95/month 15 free debits then: \$0.49/debit
KISS Package Account	\$8.85/month 40 free debits then: \$0.49/debit
KISS Plus Package Account	\$11.95/month Unlimited Transactions
IT Chequing - Self Serve chequing account. Note: In-branch/over the phone transactions are subject to fees as follows: - Over the counter transactions (debit/credit) - Over the counter bill payment - Sundry Items (money order, office chq, certified chq, etc.) - In branch/over the phone inquiries/requests - Auto transfer set up fee in branch/over the phone - Statement or Account Information	No monthly fee. No Minimum Monthly Balance required. Free Unlimited chequing. Free unlimited debit transactions in Canada. Free unlimited electronic and pre-authorized debits and credits. Free unlimited ATM withdrawals made through any of the 2400 The Exchange® ATMs across Canada. Free unlimited online banking access. Free mobile banking access. Free unlimited bill payments paid online and at KCCU's ATMs. Free Me2Me transfers. Free online statements with cheque images. Free first order of 50 basic personalized cheques. Interest earned on all funds on deposit. Applicable Full Service Fee \$1.00/transaction fee \$1.25/transaction plus \$1.00/transaction fee Applicable sundry charge plus \$1.00/transaction fee \$2.00/transaction plus transaction fee (if applicable) \$2.00 \$2.00 per item
Golden Account 59+	Free Unlimited transactions
Saving Account - Interest paid monthly	2 free transactions per month then: \$0.65/debit
US Dollar Savings Accounts	Min \$1000.00 balance per month, free s/c. < \$1000 then \$0.55/debit

ACCOUNT TYPE / ITEM	Full Service Accounts Fee	IT Account's Fee
Current Accounts	\$0.80 per debit/credit Min \$6.00/month \$2.00 for bill payments Deposit Content fees: - \$0.15 per cheque - \$1.80 per \$1000 cash - \$1.80 per \$100 coin	N/a N/a N/a N/a N/a N/a
Cooperation Plus Accounts	Free Unlimited transactions	N/a
Note: Your Credit Union has a policy to hold funds on cheques for: <ul style="list-style-type: none"> • 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 		
Mailing monthly statements	\$2.00	\$2.00
Pick up monthly statements at any branch	Free	\$2.00
View statements online with cheque images	Free with MemberDirect (Online Banking) access	Free
Pre-authorized debit or cheque I write against an account which you return "NSF"	\$45.00/item	\$45.00/item
Notification of NSF item	\$5.00/notice	\$5.00/notice
Item Rejected by Clearing	\$5.00/item	\$5.00/item
Request for search and retrieving Account deposit slips, vouchers, cancelled cheques and other records	\$2.00/item \$25.00/hour \$15.00 minimum	
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	\$5.00
Transfer we make to cover your overdraft	\$3.00	\$3.00
Certifying an NSF cheque	\$10.00	\$10.00
Returned cheque deposited to an account (Chargeback)	\$10.00	\$10.00
Account Withdrawal made through an ATM (other than ours or members of The Exchange network) – Interac®	\$2.00	\$2.00
PLUS system transactions	\$5.00	\$5.00
Account Cheque you certify at my request	\$10.00	\$10.00 + transaction fee
Account Cheque you certify for 3 rd party	\$25.00	\$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	
Canadian Personal Money Orders	Effective June 1 st , 2014 KCCU will no longer offer Personal Money Orders	
Canadian Bank Drafts	\$7.00	\$7.00 + transaction fee
US Bank Drafts	\$7.50	\$7.50 + transaction fee
Bill Payment	\$1.25 in branch	\$1.25 + transaction fee in branch
Bill Payment through KCCU ATM	50¢ @ ATM	Free
Replacement for lost MemberCard (Debit Card)	\$5.00/card (From third replacement)	

ACCOUNT TYPE / ITEM	Full Service Accounts Fee	IT Account's Fee
<i>Interac®</i> E-Transfers – outgoing		
- ValuePlus, Kiss and KissPlus package accounts	\$1.50	\$1.50
- It Chequing accounts	\$1.50	
- Like All Free package accounts	Free	
- Golden accounts	\$1.50	
- Regular, Cooperation Plus accounts	\$2.00	
- Current accounts	\$3.00	
<i>Interac®</i> E-Transfers – incoming	Free	Free
Me to Me Transfers – incoming/outgoing	Free	Free
When I inquire by phone into my Account	Free	\$2.00/request
Post-Dated cheque you keep for me	\$2.00 each	Each \$2.00 +transaction fee
Bank Confirmation	\$25.00	\$25.00
Cheques received for collection – -Unless the cheque is for \$30.00 or less, then the charge is ½ the amount of the cheque	\$30.00	\$30.00
Cheques sent on collection	\$30.00	\$30.00
Foreign Currency Cheques :		
Written on members CDN Dollar Account	\$20.00	\$20.00
GBP Cheque on Deposit	\$15.00	\$15.00
Balance of Accounts		
-To other Credit Union	No charge	No charge
-To a bank	\$20.00	\$20.00
Credit Rating in Writing	\$20.00	\$20.00
Reference letter for interest earned	\$15.00	\$15.00
Letter to confirm balance	\$10.00	\$10.00
Automated Funds Transfer Number of AFT's	75¢<100 to a max of \$35.00, >100 35¢ per transaction	75¢<100 to a max of \$35.00, >100 35¢ per transaction
An account closed within 90 days of being opened	\$20.00	\$20.00
An account closed at management request within 90 days of being opened	\$25.00	\$25.00
RRSP/ RRIF / TFSA transfer out from KCCU	\$50.00	\$50.00
Safe Deposit Boxes		
1 ½ x 5 x 20 – Small		\$40.00 + HST
2 ½ x 5 x 20 – Medium		\$55.00 + HST
5 x 5 x 20 – Large		\$80.00 + HST
Safe Deposit Box Replacement Key (if 1 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
Incoming Wires	\$15.00	\$15.00 + transaction fee
Outgoing Wires		
- \$1.00 - \$4,999.99	\$40.00	\$40.00 + transaction fee
- \$5,000 - \$49,999.99	\$60.00	\$60.00 + transaction fee
- \$50,000 – \$99,999.99	\$80.00	\$80.00 + transaction fee
- > \$100,000	\$100.00	\$100.00 + transaction fee

ACCOUNT TYPE / ITEM	Full Service Accounts Fee	IT Account's Fee
Bill Payment Trace – member request	\$15.00	\$15.00
INACTIVE / DORMANT 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	
Charge for maintaining an inactive account for 9 years	The lesser of \$50.00 or the account balance	
Monthly maintenance fee for unclaimed balances	\$10.00	\$10.00
Mastercard NO FEE Credit Card	No charge	No charge
Mastercard LOW FEE Credit Card	\$12.00 Annual Fee	\$12.00 Annual Fee
Mastercard GOLD Credit Card	Annual Card Fee \$96.00 Supplemental Cards \$36.00 each	Annual Card Fee \$96.00 Supplemental Cards \$36.00 each
Mastercard PLATINUM Credit Card	\$150 Annual Fee	\$150 Annual Fee
Choice Rewards points program	\$12.00 Annual Fee	\$12.00 Annual Fee
Personal Loan / LOC Application / Registration Fee / Renewal or Increase	\$75.00 plus lien and PPSA charges.	\$75.00 plus lien and PPSA charges.
Mortgage Renewal (1 st /2 nd)	\$100.00	\$100.00
Discharge fee on a Mortgage	\$300.00	\$300.00
Assignment fee for mortgages (to another financial institution)	\$250.00	\$250.00
Monthly Delinquency Charge	\$6.00	\$6.00
Sending a Delinquency Notice	\$15.00	\$15.00
Mortgage Loan Application Fee	\$100.00	\$100.00
Personal Visit to member to collect loan payment	\$75.00	\$75.00
Personal Phone Call to a member to collect loan payment	\$30.00	\$30.00
Letter to member requesting a late payment \$50.00 + \$2.00 postage	\$52.00	\$52.00
Loan Payment on automatic transfer from bank account 5 days late	\$40.00	\$40.00
Loan Disbursements on behalf of member	\$5.00	\$5.00
Loan Extension	\$50.00	\$50.00
Outgoing Collection	\$15.00	\$15.00

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.