

Schedule of Fees

Effective 27 December 2018

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

Fat Cat® Youth or Trust Account (ages 0-12)	Free unlimited transactions	
Head Start® Youth Account (ages 13-18)	Free unlimited transactions	
Like, All Free (ages 17-25)	Free unlimited transactions	
Full-time Secondary and Post-Secondary Students	Free first order of 50 basic personalized cheques	
Regular Chequing	\$0.49 per debit	
Personal One Chequing	Min \$900.00 monthly balance maintained, free service charges, if <\$900.00 then: \$0.49 per debit	
Value Plus Package Account	\$3.95 per month 15 free debits then: \$0.49 per debit	
KISS Package Account	\$8.85 per month 40 free debits then: \$0.49 per debit	
KISS Plus Package Account	\$11.95 per month Unlimited transactions	
IT Chequing (Self-Serve Chequing)	No Monthly Fee. No Minimum Monthly Balance Required.	
	<ul style="list-style-type: none"> • Free unlimited chequing • Free unlimited debit transactions in Canada • Free unlimited electronic and pre-authorized debits and credits • Free unlimited online banking access • Free unlimited ATM withdrawals at any Exchange® ATM across Canada • Free mobile banking access • Free unlimited bill payments paid online or at any KCCU ATM • Free online statements with cheque images • Free Me2Me transfers • Free first order of 50 basic personalized cheques 	
	Note: In-branch/over the phone transactions are subject to fees as follows:	
	Over the counter transactions (debit/credit)	\$1.00 transaction fee
	Over the counter bill payment	\$1.25 bill payment fee plus \$1.00 transaction fee
	Sundry Items	Applicable charges plus \$1.00 transaction fee
	In-branch/over the phone	\$2.00 per request plus transaction fee (if applicable)
Auto transfer set up fee in-branch/over the phone	\$2.00 per item	
Statement or Account Information Printout	\$2.00 per item	
Golden Account (ages 59+)	Free unlimited transactions	

Savings Account	2 free transactions per month then: \$0.65 per debit
US Dollar Savings Account	Min \$1000.00 monthly balance, free service charges. if <\$1000.00 then: \$0.55 per debit

Business Account Services and Fees

Current Account	\$0.80 per debit/credit Min \$6.00 per month \$2.00 per bill payment	Deposit Content Fees: • \$0.15 per cheque • \$1.80 per \$1000 cash • \$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 <ul style="list-style-type: none"> • To other Credit Union • To a bank 	No Charge \$20.00
RRSP/ RRIF/ TFSA transfer out from KCCU	\$50.00/ item

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 <i>Direct</i> (Online banking) access
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 1/2 x 5 x 20	\$40.00 + HST annual fee
Medium - 2/1/2 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 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 + 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 thru KCCU ATM	\$0.50 at ATM IT Chequing - Free
Replacement for MemberCard® (Debit Card)	\$5.00/ card (From third replacement)
Flash Deactivation	\$20.00
<i>Interac</i> ® E-Transfers - outgoing <ul style="list-style-type: none"> • ValuePlus, Kiss and KissPlus package accounts • IT Chequing • Like, All Free package accounts • Golden accounts • Regular, Cooperation Plus accounts • Current accounts 	\$1.50 \$1.50 Free \$1.50 \$2.00 \$3.00
<i>Interac</i> ® E-Transfers - incoming	Free
Me2Me Transfers - incoming/outgoing	Free
Automated Funds Transfer Number of AFT's	\$0.75 < 100 to a max of \$35.00, >100 \$0.35 per transaction
Incoming Wires	\$15.00 IT Chequing - \$15.00 + transaction fee
Outgoing Wires <ul style="list-style-type: none"> • \$1.00 - \$4999.99 • \$5000.00 - \$49,999.99 	\$40.00 \$60.00 IT Chequing - \$40.00 + transaction fee 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	\$2.00 each IT Chequing - Each \$2.00 + 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
<u>Foreign Currency Cheques:</u>	
Written on members CDN Dollar Account	\$20.00
Canadian Bank Drafts	\$7.00 IT Chequing - \$7.00 + transaction fee
US Bank Drafts	\$7.50 IT Chequing - \$7.50 + 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

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 Charge
CLASSIC Credit Card	\$30.00 annual fee
FLEXRATE Credit Card	\$40.00 annual fee
GOLD Credit Card	\$50.00 annual fee + \$10.00 additional card fee
STUDENT Credit Card	No Charge
US DOLLAR Credit Card	\$50.00 annual fee + \$35.00 additional card fee
TRAVEL REWARDS Credit Card	\$99.00 annual fee + \$30 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
INFINITE BUSINESS Credit Card	\$99.00 Annual Fee + \$50.00 additional card fee