

Schedule of Fees

Effective: November 30, 2024

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

Fee Free – Youth and Student Account (ages 0-25)	Free unlimited transactions include pre-authorized debits/ credits, online bill payments, Me to Me transfers, deposits, withdrawals at KCCU ATMs and Exchange member ATMs in Canada
Regular Chequing Account	\$0.65 per debit transaction
Value Plus Package Account	\$4.00 per month 15 free debits then: \$0.65 per debit
KISS Package Account	\$10.00 per month 40 free debits then: \$0.65 per debit
KISS Plus Package Account	\$13.00 per month Unlimited transactions
E-Free (Self-Serve Account)	No Monthly Fee - Unlimited Online Transactions \$2.00 per in-branch transaction \$1.25 per in-branch bill payment + \$2.00 transaction fee
Silver Account (ages 60+)	\$6.00 per month Free unlimited transactions*
Special Savings Account	2 free debits per month then: \$0.75 per debit thereafter
High Interest Savings Account (HISA)	1 free debit per month then: \$5.00 per debit thereafter Maximum one HISA per membership
US Dollar Savings Account	\$1.00 per debit transactions
<i>Grandfathered Accounts as of January 1, 2021</i>	<i>Fat Cat or Trust Account (0-12), Head Start Youth Account (ages 13-18) Personal One Chequing, Golden Account (ages 59+)</i>

Business Account Services and Fees

Account Type	Fees & Transaction Limits	Deposit Content Fees
E-Business Account	\$10.00 per month Unlimited Self Serve debit or credit transactions \$3.00 per assisted transaction in branch or by phone \$2.00 per assisted bill payment + \$3.00 transaction fee	\$3.00 per \$1,000 cash \$3.00 per \$100 coin \$0.25 per cheque
Start Up Business Account	\$25.00 per month If minimum monthly balance of \$25,000 is maintained throughout the month, \$25 monthly fee will be waived <ul style="list-style-type: none"> Includes 30 debit or credit transactions per month \$1.00 per additional transaction after 30 \$2.00 per assisted bill payment 	Includes deposit of 30 cheques & \$2,000 in cash; thereafter additional costs are: <ul style="list-style-type: none"> \$2.25 per \$1,000 cash \$2.25 per \$100 coin \$0.25 per deposited
Advanced Business Account	\$45.00 per month If minimum monthly balance of \$35,000 is maintained throughout the month, \$45 monthly fee will be waived <ul style="list-style-type: none"> Includes 75 debit or credit transactions per month \$1.00 per additional transaction after 75 \$2.00 per assisted bill payment 	Includes deposit of 60 cheques & \$5,000 in cash; thereafter additional costs are: <ul style="list-style-type: none"> \$2.25 per \$1,000 cash \$2.25 per \$100 coin \$0.25 per deposited
Deluxe Business Account	\$75.00 per month If minimum monthly balance of \$45,000 is maintained throughout the month, \$75 monthly fee will be waived <ul style="list-style-type: none"> Includes 120 debit or credit transactions per month \$1.00 per additional transaction after 120 \$2.00 per assisted bill payment 	Includes deposit of 80 cheques & \$5,000 in cash; thereafter additional costs are: <ul style="list-style-type: none"> \$2.25 per \$1,000 cash \$2.25 per \$100 coin \$0.25 per deposited

Platinum Business Account	\$110.00 per month If minimum monthly balance of \$65,000 is maintained throughout the month, \$110 monthly fee will be waived <ul style="list-style-type: none"> Includes unlimited debit or credit transactions per month \$2.00 per assisted bill payment 	Includes deposit of 100 cheques & \$20,000 in cash; thereafter additional costs are: <ul style="list-style-type: none"> \$2.25 per \$1,000 cash \$2.25 per \$100 coin \$0.25 per deposited
Community Account	\$4.00 per month <ul style="list-style-type: none"> Includes 20 debit or credit transactions per month \$0.85 per additional transaction after 20 	No Fee
Co-operation Account	No Fee Unlimited Full and Self Serve transactions	No Fee
<i>Grandfathered Account as of August 3, 2024</i>	<i>Current Account</i>	

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	\$20.00
Early closing account (within 90 days of opening)	\$20.00
Balance of Accounts To other Credit Union To a bank	No Charge \$20.00
RRSP / RRIF / TFSA / FHSA transfer out from KCCU	\$50.00/ item
RRSP/TFSA Variable withdrawals	\$2.00 per cash withdrawal * <u>Exceptions</u> : transfers to Home Buyers Plan, Lifelong Learning, or other KCCU product

Account Information

Mailing monthly statements	\$2.00 for personal accounts \$4.00 for business, community & co-operation accounts
Pick up monthly statements at any branch	Free IT Chequing - \$2.00
View statements online with cheque images	Free with MemberDirect® (Online banking)
When I inquire by phone into my account	Free IT Chequing - \$2.00 per request E-Business - \$3.00 per 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 ½ x 5 x 20	\$40.00 + HST annual fee
Medium – 2 ½ 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 one 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

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 at a KCCU ATM	\$0.50 at ATM IT Chequing – Free Business, Community & Co-operation Accounts - Free
Replacement for Member Card® (Debit Card)	\$5.00/ card (From third replacement)
Flash Deactivation	\$20.00
Me2Me Transfers – incoming/outgoing	Free
Automated Funds Transfer	\$0.75 < 100 to a max of \$35.00 >100 \$0.35 per transaction
Interac® E-Transfers - incoming	Free

Interac® E-Transfers – outgoing (by account type)

Personal Accounts

Value Plus, Kiss and Kiss Plus, Savings	\$1.00
IT Chequing Self Serve	15 Free \$1.00 thereafter
Like, All Free	Free
Golden (Grandfathered)	\$1.00
Silver Plus	\$1.00

Business Accounts

E-Business	8 included then \$2.00 per additional transfer
Start Up	10 included then \$2.00 per additional transfer
Advanced	15 included then \$2.00 per additional transfer
Deluxe	15 included then \$2.00 per additional transfer
Platinum	Unlimited transfers
Community	\$2.00 per transfer
Co-operation	\$2.00 per transfer
Current (Grandfathered)	\$2.00 per transfer

Incoming Wires	\$15.00* IT Chequing - \$15.00 + transaction fee*
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* **NOTE:** Service fees will be charged in Canadian currency regardless of type of wire currency received or sent.

Outgoing Wires		
\$1.00 - \$4999.99	\$40.00*	IT Chequing - \$40.00 + transaction fee*
\$5000.00 - \$49,999.99	\$60.00*	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	\$3.00 each (No Charge KCCU Loan Payment cheques) IT Chequing - Each \$3.00 + 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	
Foreign Currency Cheques: Written on members CDN Dollar Account	\$20.00	
Canadian Bank Drafts	\$8.00 IT Chequing - \$8.00 + transaction fee	
US Bank Drafts	\$8.00 (CDN) IT Chequing - \$8.00 (CDN) + transaction fee	
Bill Payment	\$1.25 in branch IT Chequing - \$1.25 + transaction	
Bill Payment Trace – member request	\$20.00	
Power of Attorney Review	\$50.00	
Signing Authority (Business, Community & Co-operation Account)	1 change per year \$25.00 per additional changes	
Personal Cheques	Available at cost to the member	
Business Cheques	Available at cost to the member	
Deceased Member and Estate Accounts	Default fee	\$200.00 plus cost for sundry items such as bank drafts
	Assets over \$25,000 but less than \$50,000	\$100.00 plus cost for sundry items such as bank drafts
	Assets over \$5,000 but less than \$25,000	\$50.00 plus cost for sundry items such as bank drafts
	Assets below \$5,000	Cost for sundry items such as bank drafts

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	\$400.00
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® Personal Credit Cards

CASH BACK	No Fee
WORLD MASTERCARD	\$120.00 annual fee \$50.00 additional card fee
CASH BACK WORLD ELITE	\$120.00 annual fee \$50.00 additional card fee
CENTRA GOLD	\$50.00 annual fee \$10.00 additional card fee
CLASSIC	No Fee
US DOLLAR	\$50.00 annual fee \$35.00 additional card fee

Visa® Business Credit Cards

NO FEE CASH BACK	No Fee
VISA INFINITE BUSINESS	\$99.00 Annual Fee \$50.00 additional card fee
LOW RATE	\$25.00 Annual Fee \$5.00 additional card fee