



**CU** EDUCATION  
CREDIT UNION  
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# Service Fees

**Kitchener**  
6–51 Ardelt Ave  
Kitchener, ON  
519-742-3500

**Waterloo**  
103-340 Hagey Blvd  
Waterloo, ON  
519-772-3050

**Cambridge**  
27 Water St N  
Cambridge, ON  
519-623-2211

## Service Fees

Cheques	Fee
Cheque Clearing	\$0.75
Personal Cheque Order	Varies
Post-dated Cheque Handling (Per Item)	\$2.00
Credit Union Cheque	\$5.00
NSF Cheque or Electronic Payment	\$45.00
Certified Cheque	\$10.00
US Cheque from CAD Account	\$20.00
ATM Service Charges	
ATM Withdrawal/Deposit	\$1.00
International ATM Withdrawal	\$3.00
INTERAC®	
INTERAC® e-Transfer	\$1.50
INTERAC® Online Payment	\$0.75
General Service Charges	
Point of Sale Transactions	\$0.75
Electronic Payment	\$0.75
Replacement MEMBER CARD®	\$10.00
Bill Payment/INTERAC® Trace	\$15.00
In-branch Bill Payment	\$1.00
In-branch Transfer	\$2.00
Printed Transaction List	\$3.00
Written Account Confirmation	\$15.00
Paper Statement (Members Under 59)	\$3.00
Record Search (Per Hour)	\$30.00
Record Search (Minimum)	\$15.00
Stop Payment	\$10.00
Collection Item/Third Party Demand	\$25.00
Tax Slip Replacement	\$5.00
FX Bank Draft	Varies
Wire Transfer	Varies
Safe Deposit Box	Based on Size

Mortgages	Fee
Mortgage Discharge	\$395.00
Transfer to Another Financial Institution	\$395.00
Mortgage Renewal	FREE
Mortgage Interest Confirmation	\$15.00
Bridge Financing	\$500.00
Non-readvanceable Refinance	\$500.00
Blend & Extend/Early Renewal PRIMA®	\$250.00
MERITline™ Setup	\$599.00+
Property Appraisals	\$99.00+
Personal Loans	
Property Registration	\$60.00
NSF Loan Payment	\$45.00
Loan Interest Confirmation	\$15.00
Late Payment Charge	\$45.00
Loan Extension Agreement	\$75.00
Credit Bureau	\$15.00
Lines of Credit/Overdraft	
Interest Monthly	Min \$5.00
Manual Transfer to Cover Overdraft	\$5.00
Unauthorized Overdraft Charge (Per Item)	\$25.00
Coverdraft - Automatic Transfer	FREE
Investments	
Investment Transfer to Another Institution	\$100.00
Registered Investment Closure within 90 Days	\$100.00

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(April 2020)

\*Fees are subject to changes. Conditions may apply.

# Account Options

## Canadian Accounts

	THE PERSONAL 1™	e-Link	MasterPlan™	GOLDEN ACCOUNT®	Xtreme \$ense	Student	Youth	CUBILL® High Interest Savings	PLAN 24® Savings
<b>Fees</b>	No fees if \$2,000 daily balance is maintained †	\$8.95 per month	\$13.95 per month	No Charge (Members 59+)	\$4.95 per month (Members 25 & under)	No Charge (Proof of enrollment required)	No Charge (Members 17 & under)	No Charge	Pay as you go
<b>ATM Transactions (CAD)</b>	Included †	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	-	2 per month
<b>Electronic Payments</b>	Included †	Included	Included	Included	Included	Included	Included	-	\$0.75
<b>Direct Deposit</b>	Included	Included	Included	Included	Included	Included	Included	Included	Included
<b>Deposit Anywhere™</b>	Included	Included	Included	Included	Included	Included	Included	Included	Included
<b>INTERAC® e-Transfers</b>	\$1.50	Unlimited	Unlimited	1 per month	Unlimited	Unlimited	\$1.50	\$1.50	\$1.50
<b>INTERAC® Online Payments</b>	\$0.75	2 per month	4 per month	\$0.75	\$0.75	\$0.75	-	-	\$0.75
<b>Personal Cheque Order</b>	Charges Apply	Charges Apply	Charges Apply	Unlimited	First order included	First order included	-	-	-
<b>Overdraft/Line of Credit</b>	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	-	-	-
<b>Cheque Clearing</b>	Included †	2 Included	Unlimited	Unlimited	Unlimited	Unlimited	-	-	-
<b>Point of Sale</b>	Included †	✓	✓	✓	✓	✓	✓	-	\$0.75
<b>Inter-member Transfers</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Electronic Statements</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Other Benefits</b>			Free certified cheques	Free certified cheques	Special investment options	Special investment options	Special investment options	Free transfers between your accounts	

## US Accounts

### US Dollar Savings/Chequing (All fees in US currency)

<b>Transactions</b>	\$1.00
<b>FX Bank Draft</b>	\$10.00
<b>Cheque Clearing</b>	2 Included (Transaction fees of \$1.00 apply after 2)
<b>Electronic Payments</b>	2 Included (Transaction fees of \$1.00 apply after 2)
<b>Other Benefits</b>	Free home delivery of notes and drafts

\*Fees are subject to changes. Conditions may apply. Overdraft and line of credit available upon approval; preferred rate with regular deposit of net pay/pension.