



## Personal Accounts

In-branch and pre-authorized deposits	Free
Pre-authorized withdrawals	\$0.65
Point-of-sale withdrawals	\$0.65
Online bill payments	\$0.65
Interac e-transfers	Free
Online transfers (SPARK to SPARK account only)	Free
Cheque cashing	\$0.65
NSF (cheques, electronic fund transfers, loan/mortgage payments, and pre-authorized withdrawals/deposits)	\$45.00
Accommodation fee	\$25.00
Chargebacks	\$10.00
ATM deposits (all Canadian credit unions)	Free
ATM withdrawals (all Canadian credit unions)	\$0.90
ATM withdrawals (Interac network, other Canadian FIs and ABMs)	\$0.90
ATM bill payments (Alberta CU)	\$1.50
US ATM withdrawals (Cirrus & Maestro)	\$1.50
International ATM withdrawals (Cirrus & Maestro)	\$1.50
Canadian \$ bank drafts	\$7.00
US \$ bank drafts	\$7.00 USD
Paper statements	\$1.50/month

	\$12.50 if complete details provided
Stop payments	\$20.00 if incomplete details provided
Bill payment traces/recalls	\$25.00
Late loan payment fee	\$25.00
Cross-border debit (US cheque cleared through Cdn account and vice versa)	\$15.00/item
Incoming collection item	\$30.00/item
Outgoing collection item	\$30.00/item
Transfer out fee (RRSP, TFSA, RRIF, and RESP)	\$50.00/transfer
4 personal cheques	\$3.00
12 personal cheques	\$6.00
24 personal cheques	\$8.00
48 personal cheques	\$10.00
100 personal cheques	\$14.00
200 personal cheques	\$19.00

## Business Accounts

In-branch and pre-authorized deposits	Free
Pre-authorized withdrawals	\$0.80
Point-of-sale withdrawals	\$0.80
Online bill payments	\$0.80
Interac e-transfers	Free
Online transfers (SPARK to SPARK only)	Free
Cheque cashing	\$0.80
NSF (cheques, electronic fund transfers, loan/mortgage payments, and pre-authorized withdrawals/deposits)	\$45.00
Accommodation fee	\$25.00
Chargebacks	\$25.00
ATM deposits (all Canadian CU)	Free
ATM withdrawals (all Canadian CU)	\$1.50
ATM withdrawals (Interac network, other Canadian FIs and ABMs)	\$1.50
ATM bill payments (Alberta credit unions)	\$1.50
US ATM withdrawals (Cirrus and Maestro)	\$1.50
Foreign ATM withdrawals (Cirrus and Maestro)	\$1.50
Canadian \$ bank drafts	\$7.00
US \$ bank drafts	\$7.00USD
Paper statements	\$2.50/month \$12.50/item if complete details provided
Stop payments	\$20.00/item if incomplete details provided

Bill payment traces/recalls	\$25.00/item
Cross border debit (US cheque cleared through Cdn account and vice versa)	\$15.00/item
Incoming collection items	\$30.00/item
Outgoing collection items	\$30.00/item
50 business cheques	\$25.00
100 business cheques	\$50.00
200 business cheques	\$75.00

## Miscellaneous Fees

Service Type	Fees
NSF cheques/ pre-authorized debit/loan payment	\$45.00
Stop payments	\$12.50 per item if complete details are provided
	\$20.00 if partial details provided
CAD\$ bank drafts	\$7.00
USD\$ bank drafts	\$7.00
Cross border cheque debit	\$15.00
Dormant account fee (no deposit or withdrawal activity for 24 consecutive months)	\$25.00/year
Collection items (incoming)	\$30.00
Collection items (outgoing)	\$30.00
Incoming wire transfers from other CUs	\$15.00
Incoming wires from other Canadian FIs	\$15.00
Incoming wires from other US FIs	\$15.00
Incoming wires from foreign FIs	\$15.00
Outgoing wires to other CUs	\$15.00
Outgoing to other Canadian FIs	\$25.00
Outgoing to other US FIs	\$25.00
Outgoing to other foreign FIs	\$45.00

Balance of Account Transfer (for non-registered fund transfers mailed directly to other FI)	\$20.00
Bank card replacement	\$5.00
1 free per calendar year, then:	
Duplicate copies (printed or emailed): T-slips, RRSP receipts, statements, copies of cheques	\$10.00 per item
Letter of confirmation of funds	\$10.00 per letter
Principal and/or interest letter (for loans, mortgages, and investment products)	\$10.00 per letter