

SPARK Personal Banking Accounts

SERVICE TYPE	FEE*
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)	FREE
Cheque cashing	\$0.65
NSF (cheques, electronic fund transfers, loan or mortgage pmts, 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 credit unions)	\$1.50
US ATM withdrawals (Cirrus & Maestro)	\$1.50
International ATM withdrawals (Cirrus & Maestro)	\$1.50

SERVICE TYPE	FEE*
Canadian \$ bank drafts	\$7.00
US \$ bank drafts	\$7.00 USD
Paper statements	\$1.50/month
Stop payments (if complete details provided)	\$12.50/item
Stop payments (if incomplete details provided)	\$20.00/item
Bill payment traces/recalls	\$25.00/item
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
Partial transfer-out fee (RRSP, TFSA, RRIF, and RESP)	\$50.00/transfer
Full transfer-out fee (RRSP, TFSA, RRIF, and RESP)	\$100.00/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

*For fee exemptions, please refer to our Banking Package Brochure

SPARK Business Banking Accounts

SERVICE TYPE	FEE*	SERVICE TYPE	FEE*
In-branch and pre-authorized deposits	FREE	US ATM withdrawals (<i>Cirrus & Maestro</i>)	\$1.50
Pre-authorized withdrawals	\$0.80	Foreign ATM withdrawals (<i>Cirrus & Maestro</i>)	\$1.50
Point-of-sale withdrawals	\$0.80	Canadian \$ bank drafts	\$7.00
Online bill payments	\$0.80	US \$ bank drafts	\$7.00 USD
Interac e-transfers	FREE	Paper statements	\$2.50/month
Online transfers (<i>SPARK to SPARK</i>)	FREE	Stop payments (<i>if complete details provided</i>)	\$12.50/item
Cheque cashing	\$0.80	Stop payments (<i>if incomplete details provided</i>)	\$20.00/item
NSF (<i>cheques, electronic fund transfers, loan or mortgage pmts, and pre-authorized withdrawals/deposits</i>)	\$45.00	Bill payment traces/recalls	\$25.00/item
Accommodation fee	\$25.00	Cross-border debit (<i>US cheque cleared through CDN account and vice versa</i>)	\$15.00/item
Chargebacks	\$25.00	Incoming collection item	\$30.00/item
ATM deposits (<i>all Canadian credit unions</i>)	FREE	Outgoing collection item	\$30.00/item
ATM withdrawals (<i>all Canadian credit unions</i>)	\$1.50	50 business cheques	\$25.00
ATM withdrawals (<i>Interac network, other Canadian FIs and ABMs</i>)	\$1.50	100 business cheques	\$50.00
ATM bill payments (<i>Alberta credit unions</i>)	\$1.50	200 business cheques	\$75.00

*For fee exemptions, please refer to our Banking Package Brochure

SERVICE FEES

SPARK Miscellaneous Fees

SERVICE TYPE	FEE*
Incoming wire from other CU	\$15.00
Incoming wire from other Canadian FI	\$15.00
Incoming wire from other US FI	\$15.00
Incoming wires from foreign FI	\$15.00
Outgoing wire to other CU	\$15.00
Outgoing wire to other Canadian FI	\$25.00
Outgoing wire to US FI	\$25.00
Outgoing wire to other foreign FI	\$45.00
Dormant account fee (<i>no deposit or withdrawal activity for 24 consecutive months</i>)	\$25/year
Balance of account transfer (<i>non-registered account closeout, mailed directly to other FI</i>)	\$20/account
Bank card replacement (<i>after 1 complimentary replacement per calendar year</i>)	\$5.00/card
Duplicate copies (<i>printed or emailed</i>) of T-slips, RRSP receipts, statements, and copies of cheques	\$10.00/item
Letter of confirmation of funds	\$10.00/letter
Principal and/or interest letter (<i>for loans, mortgages, and investment products</i>)	\$10.00/letter
Estate Processing Fee	\$195/hour
T3 Slip Preparation for Trusts and Estates	\$195/hour



*For fee exemptions, please refer to our Banking Package Brochure