

## Account Services and Related Fees<sup>1</sup>

### Account Closure

- Transfer out ..... \$25
- Closure, if less than 3 months ..... \$25

### Bill Payment

- Online ..... FREE
- In-branch ..... \$1 per bill

### Certified Cheques

- For Member ..... \$7
- For Non-Member ..... \$15
- Chargeback Items ..... \$10

### Cheque Image Retrieval

- Within 90 days ..... FREE
- After 90 days ..... \$5 per item

### Collection Items

- Third-party collection of cheque (Domestic) ..... \$25
- Third-party collection of cheque (International) ... \$50<sup>2</sup>
- Garnishment ..... \$50
- Confirmation Letter ..... \$25

### Dishonoured Debit

#### (NSF cheque or electronic fund transfer)

- In Canadian funds ..... \$40
- In U.S. funds ..... \$40 US

### Dormant (Inactive) Account

- If re-activated within 60 days of notice ..... No charge
- At 2 years of inactivity<sup>3</sup> ..... \$25

### Drafts

- In Canadian dollars ..... \$7
- In euros ..... €15
- In euros - Request for refund ..... €15
- In U.S. dollars ..... \$10 US

### Electronic Money Transfers

- Interac® e-Transfer - Receive (Credit) ..... FREE
- Interac® e-Transfer - Send (Debit) ..... \$1.50
- Member Direct® Me-to-Me - Send or Receive ... FREE

**Monthly Statement Fee** ..... \$1.50 per account

### Records Search

- Under 90 days ..... FREE
- More than 90 days .. \$25/hour + storage company fee

### Stop Payment Order

- Full details provided ..... \$10
- Partial details provided ..... \$20
- For euro and U.S. drafts, full detail provided ..... \$25

### Transfer Outs

- RRIF accounts ..... \$50 per deposit
- RRSP accounts ..... \$50 per deposit
- TFSA accounts ..... \$50 per deposit

### Wires

- Incoming in Canadian dollars ..... \$15
- Incoming in euros ..... €20
- Incoming in euros, when more than €50,000 ... 0.15%<sup>4</sup>
- Incoming in U.S. dollars ..... \$15 US
- Outgoing in Canadian dollars ..... \$30
- Outgoing in euros ..... €30
- Outgoing in U.S. dollars ..... \$30 US
- Investigation fee for non-credit union error ..... \$30

**Unauthorized Overdraft** .. \$5 per item + 21% interest

## ATM / Debit Terminal Transactions

### Transactions at an IC Savings ATM

- Deposit ..... FREE
- Withdrawal ..... FREE
- Transfer ..... FREE

### Transactions<sup>5</sup> on the ACCULINK® or

#### THE EXCHANGE®<sup>6</sup> networks

- Deposit ..... FREE
- Withdrawal ..... FREE

**Interac® withdrawal<sup>7</sup>** ..... \$1.50

**Cirrus® withdrawal at any international ATM** .. \$3.00

**Direct (Point-of-sale) payment** ..... \$0.60

**For account-specific charges, visit [www.icsavings.ca](http://www.icsavings.ca)**

<sup>1</sup> All fees are quoted in Canadian dollars unless otherwise noted. Except for those fees listed under "Transfer Outs", all fees apply to personal and business accounts.

<sup>2</sup> A cost for registered mail will be added to this collection fee.

<sup>3</sup> A standard fee of \$25 will be charged to the account for every two years of inactivity until the account is reactivated.

<sup>4</sup> This fee will not exceed a maximum of €100.

<sup>5</sup> No surcharge fees will apply to transactions made by credit union members banking on ACCULINK or THE EXCHANGE networks.

<sup>6</sup> THE EXCHANGE® is a registered trademark licensed for use in Canada by Ficanex Service Limited Partnership.

<sup>7</sup> Fee applies when transacting on an ATM outside the ACCULINK or THE EXCHANGE networks.

Please note that a surcharge may still be levied by the financial institution that owns the ATM.