

Commercial Accounts

Service Charges & Fees

Effective March 1st, 2019

Transfers

Carpathia Online	Free
By ATM or In Person	\$0.85
By System (to cover overdrafts)	\$3.00
Mortgage Transfers Out	\$100.00
Between Memberships (to cover overdrafts by Carpathia)	\$5.00

U.S. Accounts (all charges in U.S. funds) Encashment

U.S. Items (no U.S. account)	\$2.50 USD
Per U.S. Cheque or Debit	\$1.25 USD
U.S. Cheques Drawn on Canadian Account	\$7.50 USD
U.S. Account Withdrawals In Branch/Person	\$1.25 USD
Monthly Maintenance Fee	\$5.00*USD

*interest is paid on closing daily balances greater than \$1,000

Wire Transfers (plus costs)

Outgoing Wires	
Canadian Funds in Canada	\$12.00
Canadian Funds to U.S./International	\$25.00
U.S. Funds in Canada/U.S.	\$20.00 USD
U.S. Funds International	\$30.00 USD
Incoming Wires	
From Canada/U.S./International	\$12.00
Regular Incoming Pension	\$2.50

Stop Payments

Complete Information	\$12.50
Incomplete Information	\$17.50

CAFT (Customer Automated Fund Transfers)

Set Up	\$50.00
Returns	\$5.00
Reversals or Recalls	\$30.00
Traces	\$10.00
Monthly Transaction Fees	
1-25 Entries	\$20.00
26-50 Entries	\$30.00
51-100 Entries	\$50.00
Over 100 Entries - assessed on a per member basis	

Other Fees

EFTs (Electronic Fund Transfers) For Loan Payments	Free
Garnishment Orders (required to make payments)	\$25.00
Late Inventory / Receivables List (per month)	\$75.00
Last Year End Financials For Review (per month)	\$125.00
Change of Signing Authorities	\$50.00
Excess First Annual	\$125.00
Excess Second Annual	\$175.00
Excess Third Annual	\$250.00



Contact Us

Corporate Office:

952 Main Street, Winnipeg MB R2W 3P4

Commercial Centre:

950 Main Street, Winnipeg MB R2W 3P4

-FMBWFOVF800QFH.37-

950 Main Street, Winnipeg MB R2W 3P4

80-2200 McPhillips Street, Winnipeg MB R2V 3P4

1341-A Henderson Highway, Winnipeg MB R2G 1M5

1375 Grant Avenue, Winnipeg MB R3M 1Z8

1-850 Regent Avenue W, Winnipeg MB R2C 3A8

204.989.7400

info@carpathiacu.mb.ca

carpathia.ca