

Organization Accounts

Service Charges & Fees

Effective March 1st, 2019



Account Packages:

**Includes: 30 Free Debits Per Month
FREE Monthly Statements (Pick up Only)**

Charge Per Transaction:

Debits

From Chequing	\$0.45
(no waiver of service fee for compensating balances)	
From Savings	\$0.45
(no waiver of service fee for compensating balances)	
From Investment Savings (one free, per month)	\$1.50
Interac Direct Payments	\$0.45
Pre-Authorized Payments	\$0.45

Automatic Teller Machines (ATMs)

Carpathia ATMs	
Deposit	\$0.45
Withdrawal	\$0.45
Credit Union Network	
Withdrawal	\$0.45
INTERAC Direct Payments	\$0.45
INTERAC (Canada)	\$2.00
CIRRUS (United States)	\$3.50
CIRRUS (International)	\$6.50

Certification Of Official Cheques

By Carpathia Members	\$7.50
By Non-Members	\$17.00

Transfers

Carpathia Online	Free
By ATM or In Person	\$0.45
By System (to cover overdrafts)	\$3.00
Between Memberships (to cover overdrafts by Carpathia)	\$5.00

Monthly Statements

Pick-Up In Branch	Free
Mailing (per month)	\$5.00

Cheques - Personalized Printing (done in branch)

48 Cheques	\$25.00
100 Cheques	\$45.00
200 Cheques	\$80.00

Credit Checks

On Member's Behalf To Third Party (each)	\$55.00
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Bank Confirmations

Without Loans	\$20.00
With Loans (min. per hour)	\$35.00
Interest Paid Letter	\$20.00
Dormant Accounts - 24 months	\$18.00
Account Closing (within 90 days of opening)	\$15.00
Balance of Account (to another institution)	\$25.00

Bill Payments

Carpathia Online	\$0.45
In Branch (in person)	\$1.55
Pre-Authorized Payment	\$0.45
Tracing Bill Payments	\$15.00
Recall Bill Payment	\$25.00

Cheques

Certifications By Carpathia Members	\$6.00
Certifications By Non-Members	\$16.00
Drawn On Non-Chequing Account	\$7.50
Images	Free
Returned NSF Cheques (insufficient funds)	\$40.00
Cheque Drawn On Canadian Chequing	\$10.00 USD

Charge Backs

Canadian Funds	\$7.00
US Funds	\$10.00
If Cheques Are Drawn On Depositor	\$40.00

Interac® e-Transfer

To Send	\$1.00
To Receive	Free

Collections

Cheques Received (from another financial institution)	\$40.00
Outside Canada	\$15.00

Money Orders/Bank Draft

Canadian Funds	\$6.50
US Funds (via bank draft only)	\$6.50 USD
Tracing Money Orders & US Bank Drafts	\$25.00

Loan Applications

Up to \$100,000 (including annual review)	\$350.00
Greater than \$100,000	per loan basis

Night Deposit Bag

Per Quantity Of 100	\$15.00
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Stop Payments

Complete Information	\$12.50
Incomplete Information	\$17.50

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Overdrafts

(Debits In Excess of Chequing Account Balances and/or Lines of Credit)

Automatic Transfer (to cover overdraft)	\$3.00
Surcharges	\$5.00*

*Overdraft Interest at prime plus 10%

Withdrawals

From Chequing	\$0.45
From Savings	\$0.45
From Investment Savings (one free per month)	\$1.50
From US Accounts	\$1.00

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

Loan Payments

Automatically From Carpathia Account	Free
NSF Loan Payments	\$40.00
Returned Automatic Payments	\$5.00
Draft Or Money Order Traces	\$25.00
CAFT Loan Payment Retries	\$40.00
Manual Payments	\$10.00
Skip Payment	\$10.00
Set Up Incoming From Another FI	\$25.00

Record Search of Vouchers

Current Month	Free
Less Than 90 Days (but more than 32)	\$2.25 each
Over 90 Days (Per Hour - Minimum \$15.00)	\$45.00
Over 90 Days (Per Copy)	\$2.00

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

Bank Drafts	\$6.50 USD
USD Encashment U.S. Items (no U.S. account)	\$2.50 USD
USD Per U.S. Cheque or Debit	\$1.00 USD
U.S. Cheques Drawn on Canadian Account	\$10.00 USD
U.S. Account Withdrawals In Branch/Person	\$0.85
Monthly Maintenance Fee	\$5.00 USD*

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

Safety Deposit Boxes

\$10 discount for Campus, Gold, & Performance Plus Plan Members (prices & sizes available on request)	
Small 1.5x5 (plus GST)	\$38.60
Medium 2.5x5 (plus GST)	\$49.60
Large 5x5 or 2.5x10 (plus GST)	\$76.00
Extra Large 5x10 (plus GST)	\$121.00
Keys Lost	Per Quote
Drilling Costs (to access safety deposit box)	Actual Cost

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	

Cash Handling

Coin Supplied (per box)	\$3.50
Coin Deposit (per roll)	\$0.35
Cash Supplied (per bundle)	\$0.35
Cash Deposit (per \$1,000)	\$2.00

Other Fees

Last Year End Financials For Review (per month)	\$125.00
Excess First Annual	\$125.00
Excess Second Annual	\$175.00
Excess Third Annual	\$250.00

Contact Us

Corporate Office:

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Commercial Centre:

950 Main Street, Winnipeg MB R2W 3P4

310 Leila Avenue, Winnipeg MB R2V 1L8

950 Main Street, Winnipeg MB R2W 3P4

80-2200 McPhillips Street, Winnipeg MB R2V 3P4

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