

# Personal Account Service Charges & Fees

Effective March 1st, 2019



## Chequing Account Packages:

Carpathia Credit Union can simplify your personal chequing. Just select one of our convenient low-fee or no-fee member packages:

### **Performance Plus Plan** \$14.95/month

Our Performance Plus personal chequing account offers you convenience, peace of mind, and a wide variety of unlimited services! Performance Plus Plan- everything you've always wanted in a personal chequing account...and more.

### **e@ccess** No Monthly Maintenance Fee\*

An e@ccess personal chequing account is designed for members who use electronic channels frequently and prefer a no-cost alternative. This account offers you a great rate with no monthly maintenance fee\*. Our no-fee solution to everyday online banking need. \*Some conditions may apply. In branch transactions subject to fees, as noted.

## Charge Per Transaction:

### Automatic Teller Machines (ATMs)

|                                  |        |
|----------------------------------|--------|
| Carpathia ATMs                   |        |
| Deposit                          | Free   |
| Withdrawal                       | Free   |
| Bill Payments & Transfers        | Free   |
| Credit Union Network             |        |
| Deposit                          | Free   |
| Withdrawal                       | \$0.65 |
| INTERAC Direct Payments (debits) | \$0.65 |
| 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 |

### Interac® e-Transfer

|  |        |
|--|--------|
| To Send (Free For Performance Plus Accounts) | \$1.00 |
| To Receive                                   | Free   |

### Cheques - Personalized Printing (done in branch)

|                           |         |
|---------------------------|---------|
| 4 Cheques (minimum order) | \$5.25  |
| 48 Cheques                | \$18.00 |

### Performance Plus Plan (per year)

|                               |         |
|-------------------------------|---------|
| 1 Order (of 48 cheques)       | Free    |
| Excess Orders (of 48 cheques) | \$18.00 |

### Gold Account Members

|                                  |         |
|----------------------------------|---------|
| 1 Order Per Year (of 12 cheques) | Free    |
| 4 Cheques                        | \$3.50  |
| 12 Cheques                       | \$7.05  |
| 24 Cheques                       | \$9.00  |
| 48 Cheques                       | \$12.00 |

### Bank Confirmations

|  |         |
|--|---------|
| Without Loans                                | \$20.00 |
| With Loans (min. per hour)                   | \$35.00 |
| Interest Paid Letter                         | \$15.00 |
| Dormant Accounts - 24 months (over 18)       | \$18.00 |
| Dormant Accounts (under 18)                  | Free    |
| Account Closings (within 90 days of opening) | \$15.00 |
| Balance of Accounts (to another institution) | \$25.00 |

### Bill Payments

|   |         |
|---|---------|
| Carpathia Online                                | \$0.65  |
| In Branch (in person)                           | \$1.55  |
| Pre-Authorized Payment                          | \$0.65  |
| Tracing Bill Payments                           | \$12.50 |
| Recall Bill Payment                             | \$25.00 |
| Gold Account Members                            |         |
| Utility (Hydro, water, phone, cable, Collabria) | Free    |
| All Other Bills                                 | \$1.55  |

### Cheques

|   |            |
|---|------------|
| Certifications By Carpathia Members       | \$7.50     |
| Certifications By Non-Members             | \$17.00    |
| Drawn On Non-Chequing Account             | \$7.50     |
| Images                                    | Free       |
| Returned NSF Cheques (insufficient funds) | \$40.00    |
| US Cheque Drawn On Canadian Chequing      | \$7.50 USD |

### Charge Backs

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

# Personal Account Service Charges & Fees

Effective March 1st, 2019



## Mailing Of Savings Statements (per year)

|                |         |
|----------------|---------|
| In Canada      | \$30.00 |
| Outside Canada | \$42.00 |

## 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    |

## Monthly Management/Administration

|                           |            |
|---------------------------|------------|
| Regular Chequing Accounts | \$2.00     |
| All US Accounts           | \$2.00 USD |
| Gold Account Members      | Free       |

## Monthly Statements (other than regular chequing accounts)

|                                       |        |
|---------------------------------------|--------|
| Obtained Online                       | Free   |
| Mailing - Savings Account (per month) | \$2.50 |
| Manual Printing (per page)            | \$2.50 |

## TFSA's (Tax Free Savings Accounts)

|   |         |
|---|---------|
| Early Withdrawals (in whole or in part)<br>assessed on a per member basis (subject to penalties and/or loss of earning) | \$50.00 |
| Transfers Out   | \$50.00 |
| Variable Rate Withdrawal  | \$5.00  |

## Loan / Mortgage Payments

|                                      |         |
|--------------------------------------|---------|
| eTransfer in or Me 2 Me              | Free    |
| Automatically From Carpathia Account | Free    |
| NSF Loan Payments                    | \$40.00 |
| Returned Automatic Payments          | \$5.00  |
| Draft Or Money Order Traces          | \$25.00 |
| Set Up CAFT From Another FI          | \$25.00 |
| CAFT Loan Payment Retries            | \$40.00 |
| Skip Payment                         | \$10.00 |

## Record Search of Vouchers

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

## Debits

|   |        |
|---|--------|
| From Chequing (Free for Gold Account Holders)<br>(no waiver of service fee for compensating balances) | \$0.65 |
| From Savings (Free for Gold Account Holders)<br>(no waiver of service fee for compensating balances)  | \$0.65 |
| From Investment Savings (one free, per month)   | \$1.50 |
| From Xtreme Savings (one free, per month)   | \$5.00 |
| Interac Direct Payments   | \$0.65 |

## Withdrawals

|  |            |
|--|------------|
| From Chequing                                | \$0.65     |
| From Savings                                 | \$0.65     |
| From Investment Savings (one free per month) | \$1.50     |
| From US Accounts                             | \$1.00 USD |
| From Xtreme Savings (one free per month)     | \$5.00     |

## Registered Products

|  |          |
|--|----------|
| RRIF Payments (manual) *FREE if credited to a Carpathia Credit Union | \$7.50*  |
| RRSP Early Redemption For Federal Homebuyer's Program                |          |
| Mortgage At Carpathia  | \$25.00  |
| Mortgage Elsewhere (discretionary minimum)                           | \$200.00 |
| Transfers Out  | \$50.00  |
| Early Redemption (if approved, per cert)                             | \$50.00  |
| RSP/RIF Changing Age Base on Contract                                | \$50.00  |
| RSP to RIF <71   | \$50.00  |
| LIRA to LIF <71  | \$50.00  |
| Plans Transfer-In (min 24 month term) or                             | \$100.00 |
| Cash Withdrawal - Variable RRSP                                      | \$5.00   |
| Cash Withdrawal - RIF (in excess of min/specified)                   | \$5.00   |



# Personal Account Service Charges & Fees

Effective March 1st, 2019



## Safety Deposit Boxes

|  |             |
|--|-------------|
| \$10 discount for Campus, Gold, & Performance Plus Plan Members<br>(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)  | \$121.50    |
| Keys Lost  | per quote   |
| Drilling Costs (to access safety deposit box)  | Actual Cost |

## Transfers

|   |          |
|---|----------|
| Carpathia Online or Carpathia-By-Phone                                  | Free     |
| By ATM or In Person   | Free     |
| By System (to cover overdrafts)   | \$3.00   |
| Mortgage Transfers Out  | \$100.00 |
| RRSPs/RRIFs/TFSAs Transfers Out   | \$50.00  |
| Between Memberships<br>(to cover overdrafts by Carpathia, manual entry) | \$5.00   |

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

|   |            |
|---|------------|
| 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      | \$7.50 USD |
| U.S. Account Withdrawals In Branch/Person   | \$1.00 USD |
| Monthly Maintenance Fee                     | \$2.00 USD |
| FREE for Gold Account Members               |            |

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

## 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%

## Wire Transfers (plus costs)

|                                      |             |
|--------------------------------------|-------------|
| Outgoing Wires                       |             |
| Canadian Funds in Canada             | \$20.00     |
| Canadian Funds to U.S./International | \$30.00     |
| U.S. Funds in Canada/U.S.            | \$20.00 USD |
| U.S. Funds International             | \$30.00 USD |
| Incoming Wires                       |             |
| From Canada                          | \$10.00     |
| U.S./International                   | \$14.00     |
| Regular Incoming Pension             | \$2.50      |

## Stop Payments

|                        |         |
|------------------------|---------|
| Complete Information   | \$12.50 |
| Incomplete Information | \$17.50 |

## Member Cards

|                   |         |
|-------------------|---------|
| Replace Lost Card | \$10.00 |
|-------------------|---------|

## Collections

|   |         |
|---|---------|
| Cheques Received (from another financial institution) | \$40.00 |
| Cheques Sent On                                       | \$15.00 |

## e@ccess Account Transactions

|                                   |        |
|-----------------------------------|--------|
| In Branch Deposits or Withdrawals | \$1.00 |
| FREE when using online or mobile. |        |

## Other Fees

|  |          |
|--|----------|
| Duplicate Tax Receipts (T5s, T4RIFs, etc)      | \$10.00  |
| T-5 Prior to Year End (Estate Request)         | \$10.00  |
| Estate File                                    | \$50.00  |
| Garnishment Orders (required to make payments) | \$25.00  |
| Photocopying (cost per copy)                   | \$0.75   |
| Amending/Exchanging Loan Security              | \$25.00  |
| Unlocking a Locked In Pension                  | \$100.00 |

## Contact Us

### Corporate Office:

952 Main Street, Winnipeg MB R2W 3P4

### 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

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](mailto:info@carpathiacu.mb.ca)

[carpathia.ca](http://carpathia.ca)