

SERVICE FEES

PERSONAL ACCOUNTS

Effective January 2022

In most cases, service fees apply only to the transactions that exceed the limits of your account or Daily Banking Package. A recurring direct deposit to your account qualifies you for The Unfee, which refunds most transaction fees every month. All transfers made through CambrianOnline are free of charge.

Chequing Accounts*

Standard Chequing and Organization Accounts

Per cheque and pre-authorized debit75
In-branch withdrawals and transfers75
Credit Union and Acculink ATM withdrawals55
Interac® Debit55
Interac e-Transfer®	1.00
Connect Account – monthly fee	6.50
Monthly fee charged only with ATM card access and is refunded through The Unfee.	
U.S. Dollar Account (personal)	
Per cheque or withdrawal	1.75
(No charge with minimum monthly balance greater than \$1,000)	

* For each Direct Deposit in a given month, Cambrian gives you one additional FREE Credit Union ATM withdrawal.

Savings Accounts

Premium Savings*

In-branch withdrawals and transfers	2.00
Credit Union and other ATM withdrawals	2.00
Per pre-authorized debit**	2.00
Interac® Debit	2.00

* For each Direct Deposit in a given month, Cambrian gives you one additional FREE Credit Union ATM withdrawal.

** Pre-authorized debits made to our insurance partner, CUMIS, are free of charge.

Green for Green – Get \$1 back every month

The Cambrian Green for Green Online Documents Program pays our members \$1 every month when they sign up to receive their Statements, Term Renewal Notices, and Tax Receipts through CambrianOnline. It's secure, easy to access at any time, and faster than Canada Post. We store all online Statements and Tax Receipts for seven years and they're easy for you to print anytime if needed.

Print & mail CRA documents 5.00

***only for those signed up for the Green for Green program.**

We cannot guarantee these service fees are accurate.

For up-to-date service fees please visit
cambrian.mb.ca/service-fees



SUMMARY OF ACCOUNT SERVICE FEES

Miscellaneous Fees

Automated Banking Machines (ATMs)

Credit Union and other ATM withdrawals (as per account charges)	
Credit Union ATM deposits and transfers	N/C
Interac® ATMs in Canada	2.00
Cirrus U.S. ATM withdrawals**	3.50
Cirrus International ATM withdrawals**	3.50

Touchtone, CambrianOnline and CambrianMobile

N/C
Includes transfers and balance inquiries; exceptions are bill payments and stop payments if they are not included in your account or Daily Banking Package.

Transfer of Funds

Over-the-counter	according to account
By system	3.00
By telephone	5.00
Touchtone	N/C
CambrianOnline	N/C
CambrianMobile	N/C
ATM	N/C
Interac e-Transfer**	1.00

* Three free Interac e-Transfers® per month with Basic Banking Package and Connect Account.
10 free e-Transfers per month with Premium Banking Package and Golden Accounts. Must be processed through the chequing account to qualify.

** A 2.50% Service fee on the POS purchase price is applied on top of the \$3.50 fee.

Bill Payment

Touchtone, CambrianOnline and CambrianMobile	50
Member over-the-counter	1.50
Utility bill payment recall on a best effort basis	25.00

Other

Certified cheque – member	10.00
Certified cheque – non-member	20.00
Collection items	up to 40.00
Member to member transfer	1.00
Stop payment (minimum)	10.00 – 40.00
Imaged cheque return	3.00
Non-personalized cheque processing	5.00
NSF cheque	45.00
Official cheque	6.50
U.S. drafts	6.50 USD
Foreign drafts	6.50
Buy back-draft in hand	10.00
Wires to Canadian financial institution	25.00
Wires to U.S. financial institution	45.00
Wires to International financial institution	60.00
Incoming wires	15.00
Overdraft charge (per item)	interest plus 5.00
Overdraft protection (monthly)	2.00
Foreign currency orders	at cost

Administration Fees

Duplicate receipts	5.00
Interest letters	20.00
Personal account confirmations	20.00
Search of records	
• minimum charge	10.00
• hourly rate for extensive searches	30.00
Interim statement (per page)	2.00
Copy of statement items	2.00
Photocopies	1.00
Fax copies	1.00
Night deposit bags	0.15/bag
Coin deposit (if rolled)	2.00/\$100
Cambrian Direct set-up	5.00
• amendments	2.00
Inactive/unclaimed accounts (after 30 day notice)	
• \$25.00 and less	account balance
• \$25.00 – \$50.00 (after 6 mos.)	1.00 per month
• \$50.00 – \$1000 (after 12 mos.)	1.00 per month
After two years of inactivity, balance transferred to unclaimed accounts	20.00
Thereafter	1.00 per month
Account closing – within six months of opening	15.00

Request to transfer to another financial institution	20.00
Hold funds	5.00
RSP/RIF/TFSA transfer out	50.00
RSP/RIF/TFSA specialized payout assistance fee (one hour minimum)	\$275/hour
RSP/RIF/TFSA T3 prep (one hour minimum plus CRA tax owing)	\$275/hour
Rejected pre-authorized credit processing fee	15.00

Safety deposit boxes (annual rental)

5" x 1.5"	35.00
5" x 2"	40.00
5" x 2.5"	45.00
5" x 3"	48.00
5" x 3.5"	50.00
5" x 5"	70.00
10" x 3"	75.00
10" x 5"	125.00
10" x 10"	240.00
Key replacement	10.00 plus cost
Drilling	175.00