

# SERVICE FEES

## PERSONAL ACCOUNTS

Effective February 2024

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 debit .....	.75
In-branch withdrawals and transfers .....	.75
Credit Union and Acculink ATM withdrawals .....	.55
Interac® Debit .....	.55
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.



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**Call Us**  
at 204-925-2727  
Toll Free: 1.888.695.8900

We cannot guarantee these service fees are accurate.

For up-to-date service fees please visit  
[cambrian.mb.ca/service-fees](https://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

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 \$275/hour

(one hour minimum)

RSP/RIF/TFSA T3 prep \$275/hour

(one hour minimum plus CRA tax owing)

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

