



SERVICE FEES

PERSONAL ACCOUNTS

Design your account to suit your budget.

Effective September 1, 2018

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 Cambrian Internet Banking 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 |
| <i>Interac</i> ® Debit | .55 |
| <i>Interac</i> -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 | 1.50 |
| Credit Union and other ATM withdrawals | 1.50 |
| Per pre-authorized debit** | 1.50 |
| <i>Interac</i> ® Debit | 1.50 |

* 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.



SUMMARY OF ACCOUNT SERVICE FEES

Daily Banking Packages

Basic Banking Package* – monthly fee 8.50

(\$9.50 with overdraft protection)

If you make 3 or more ATM withdrawals or *Interac*® Debits per week, switch to Basic Banking Package and save.

Premium Banking Package* – monthly fee 18.50

Premium Banking Package offers unlimited Credit Union ATM withdrawals, *Interac*® Debit, CambrianOnline and Touchtone bill payments, chequing and more. Over \$50 of Cambrian value!

* Standard chequing fees apply to transactions over the package limit.

Miscellaneous Fees

Automated Banking Machines (ATMs)

| | |
|--|------|
| Credit Union and other ATM withdrawals (as per account charges) | |
| Credit Union ATM deposits and transfers | N/C |
| <i>Interac</i> ® 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 |
| <i>Interac</i> e-Transfer®* | 1.00 |

* Three free *Interac* e-Transfers® per month with Basic Banking Package.
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 | 40.00 |
| 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) | 1.00 |
| Foreign currency orders | at cost |

Free Banking through The Unfee

If you have a recurring direct deposit to your Cambrian account, like a payroll or pension deposit, we will Unfee you by refunding the following service fees to your account every month:

- Monthly Daily Banking Package fee
- Clearing cheque fees
- *Interac*® Debit fees
- Pre-authorized debit fees
- Over-the-counter withdrawal fees
- Online member to member transfer fees
- Bill payment fees through Cambrian Online, Touchtone and over-the-counter
- Monthly overdraft fee

At Cambrian, The Unfee is just one more way we thank you for your patronage.

SUMMARY OF ACCOUNT SERVICE FEES

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.

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) | 1.00 |
| Copy of statement items | 1.50 |
| Photocopies | .50 |
| 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 | \$175/hour (one hour minimum) |
| RSP/RIF/TFSA Concentra T3 prep | \$175/hour (one hour minimum plus CRA tax owing) |
| Rejected pre-authorized debit processing fee | 5.00 |
| 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 |

For more information, please contact your branch directly or visit the Cambrian Credit Union website at www.cambrian.mb.ca

Touchtone

Winnipeg: 204-231-3001
Selkirk: 1-204-482-4155
Toll Free: 1-877-590-5936

CambrianOnline & CambrianMobile

Web: www.cambrian.mb.ca
E-mail: ccuinfo@cambrian.mb.ca
Toll Free: 1-888-695-8900

