Fee Schedule

Account-related transactions and other services



Fees are applied on personal and business account transactions for services listed below. Fees are charged immediately upon transaction completion and are in addition to fees which may be charged by third-party service providers, other financial institutions (FI) and intermediary banks. Creative Arts Financial is unable to identify such fees in advance. Fees are charged in CDN dollars except for U.S. accounts and incoming U.S. wire transfers where fees are applied in U.S. dollars.

ATM type/location	FCU Fee	FI Surcharg
THE EXCHANGE® Network ATM	varies by plan	no
U.S. Allpoint Network ATM	\$0	varies by state
Interac® or non-THE EXCHANGE® Network ATM	\$3.50	yes
U.S. Cirrus® or non-Allpoint Network ATM	\$3.50	yes
International Cirrus® ATM	\$3.50	yes
Cheques and Payment Process	ing	
Draft (official cheque) — CDN		\$10
Draft — USD		\$10 USD
Draft — International		\$10
Certified cheque		\$10
Cheque in foreign funds drawn on CDN account		\$25
Foreign currency exchange (non-USD)		\$20
Stop payment		\$18
Post-dated cheque held for deposit		\$5
Non-sufficient funds (NSF)		\$50
Overdraft exception item		\$50
Overdraft transfer/handling		\$10
Overdraft protection fee		\$2.50
Transfer of funds by telephone		\$4.50
Charge back		\$10
Collection Item — CDN		\$20
Collection Item — other currency		\$30
Registered Plans Registered product transfer ou	ıt	\$100

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Wire Transfer (CDN, U.S. and International)	
Incoming	\$20
Outgoing up to \$20,000	\$25
Outgoing \$20,000.01-\$50,000	\$50
Outgoing \$50,000.01+	\$100
Record Keeping and Searches	
Record search (minimum \$15 plus HST)	\$35/hour
Letters and forms (member requested)	\$25
Bill payment trace/recall (within one year)	\$15
Bill payment trace/recall (greater than one year)	\$30
Bank confirmation	\$25
ATM/POS trace (min. transaction value of \$20)	\$15
Mastercard Network trace (min. transaction value of \$80)	\$60
Dormant and Closed Accounts	
Dormant account (annual fee)	\$30
Transfer account balance	\$20
Account closed within 90 days	\$25
Card Services	
Debit card replacement (after one free per year)	\$5
Personal Lending Services	
Additional fees may apply based on lending s	service details.
Loan or mortgage extension \$40	
Late payment fee \$50	
Mortgage transfer out \$400	
Mortgage discharge \$400	

Safe Deposit Boxes and Night Deposi	ŧ
Small	\$50/year [†]
Medium	\$75/year [†]
Large	\$135/year [†]
Extra large/jumbo	\$230/year [†]
Safe deposit box drilling	\$225 [†]
Safe deposit box key replacement	\$25 [†]
Business accounts — night deposit	\$45/year [†]
Business Accounts	
PaymentStream AFT Fees	
Originator setup	from \$150
Additional originator setup	\$75
Transactions (debits and credits)	\$0.25
Data entry — manual release	\$10/file
Data entry — auto release	\$50/month
File upload	\$10/file
Hard token	\$50
Soft token	no charge
Statement retrieval by FirstOntario	\$5
Change request	\$1
Corporate Capture Fees	
Implementation	\$150
Monthly charge per scanner	\$40
Per item fee	\$0.20
Add a location/unlisted transit number	\$100
with one account Add accounts to an existing unlisted transit	\$15
Remove an account	\$2
Remove a location/unlisted transit numbers	\$25

Deposit adjustment

\$15