

General Service Fee Disclosure

This Disclosure of fees and charges applies to all accounts and services held with Cypress Credit Union Limited. Fees and charges are subject to change, with advance notice. The fees below represent our most commonly used services.

AFT Return Item	\$15.00	Estate Bond Of Indemnity – each	\$25.00
Balance History Print	\$2.00/pg	Estate Bond Of Redemption – each	\$50.00
Balance of Accounts Transfer to another CU	\$15.00	Estate Listing of SDB Contents – Min \$30	\$50.00/ hr
Balance of Accounts Transfer to another FI	\$30.00	Fax incoming/outgoing	\$2.00/pg
Bank Confirmation- Deposits & Loans	\$30.00	Foreign Cash Order – Special Order	\$15+1%over\$1500
Bill Payments	\$2.00	Hold Funds	\$7.50
CAFT Fees:		Managers Trust Cheque	\$7.50
CAFT Auto Release Fee	\$6.00	Night Deposit	\$25/yr
CAFT Set up and Training	\$125.00	Non Member Fee – Cheque Cashing	\$5.00
CAFT Per Settlement	\$3.00	Non Member Fee – Change Requests	\$2.00 per\$100
CAFT Per Item/Recall/Reject	\$0.15	NSF item – Cheque/AFT Payment	\$40.00
CAFT Recall after Release	\$35.00	Overdraft Notice Letter	\$10.00
CAFT Profile Changes	\$20.00	Photocopy / Credit Union provides paper	\$0.50
CAFT Trace Request	\$15.00	Post Dated Item Fee	\$10.00
CAFT Technical Support	\$125/hr	Record Search Minimum \$30	\$50.00/hr
Card Fees:		Reg. Product Tsf Out Held less than 6 mnth	\$100.00
Global Payment Card Chargeback	\$35.00	Reg. Product Tsf Out Held longer than 6mnth	\$50.00
Member Card Replacement	\$10.00	Statement Print Charge	\$2.00/page
Rush Member Card Replacement	\$40.00	Safety Deposit Box Fees:	
Removal of Flash from Member Card (each)	\$25.00	1.25 x 5	\$25.00
Certified Cheque – Issuer	\$7.50	2.25 x 5	\$30.00
Certified Cheque – Other than Issuer	\$15.00	3.25 x 5	\$35.00
Change Signing Authority Fee Pending	\$5 per month	3.25 x 11	\$40.00
Change Signing Authority Request (one free annually)	\$10.00	5 x 11	\$45.00
Chargebacks	\$15.00	Safety Deposit Box Drilling	\$100+mileage
CHEQUE Fees:		Safety Deposit Box Key Replacement	\$15.00
Cheque Reject	\$15.00	STOP PAYMENT Fees:	
Cheque Missing Signature	\$15.00	Stop Payment Return	\$10.00
USD chq on Cdn Account	\$15.00	Stop Payment set up – full details not provided	\$10.00
Non MICR Cheque	\$15.00	Stop Payment set up – full details provided	\$6.00
Closing account in 90 days	\$15.00	Third Party & Garnishee	\$50.00
Commission of Oath - Member	\$10.00	Trace Request	\$15.00
Commission of Oath - Non Member	\$20.00	Trace Request (Recall/Reversal/Refund)	\$35.00
Corporation Search Fee	\$10.00	Unclaimed Balance	\$25.00/yr
Credit Bureau Search Fee	\$10.00	Wires:	
Drafts (CAD/USD)	\$10.00	Wire Transfer FI (CAD/USD) Outgoing	\$35.00
Estate Fees:		Wire Transfer International Outgoing	\$55.00
Estate Administration Fee	\$25.00	Wire Transfer Incoming	\$20.00
Estate Registered Plan Payout	\$15 a contract	Wire Transfer to another CU Outgoing	\$15.00
Estate Tax Slips (Registered Products)	\$175.00/hr		