

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
Bill Payments Incorrect Vendor	\$15.00	Managers Trust Cheque (CAD & USD)	\$7.50
CAFT Fees:		Night Deposit	\$25/yr
CAFT Auto Release Fee	\$6.00	Non Member Fee – Cheque Cashing	\$5.00
CAFT Set up and Training	\$125.00	Non Member Fee – Change Requests	\$2.00 per\$100
CAFT Per Settlement	\$3.00	NSF item – Cheque/AFT Payment	\$40.00
CAFT Per Item/Recall/Reject	\$0.15	Overdraft Notice Letter	\$10.00
CAFT Recall after Release	\$35.00	Photocopy / Credit Union provides paper	\$0.50
CAFT Profile Changes	\$20.00	Post Dated Item Fee	\$10.00
CAFT Trace Request	\$15.00	Record Search Minimum \$30	\$50.00/hr
CAFT Technical Support	\$125/hr	Reg. Product Tsf Out Held less than 6 months	\$150.00
Card Fees:		Reg. Product Tsf Out Held longer than 6 months	\$100.00
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:	
Estate Fees:		Wire Transfer FI (CAD/USD) Outgoing	\$35.00
Estate Administration Fee	\$75.00	Wire Transfer International Outgoing	\$55.00
Estate Registered Plan Payout	\$35 a contract	Wire Transfer Incoming	\$20.00
Estate Tax Slips (Registered Products)	\$175.00/hr	Wire Transfer to another CU Outgoing	\$15.00