

General Service Fees



This disclosure of fees and charges applies to all accounts and services held with Cypress Credit Union. The fees below represent our most used services:

Account Fees:		CAFT Fees:		Registered Product Fees:	
Account Transfer to another CU	\$15.00	CAFT File Processed Fee	\$3.00	Transfer Out Held longer than 6mnth	\$100.00
Account Transfer to another FI	\$30.00	CAFT Set up and Training	\$125.00	Transfer Out Held Less than 6mnth	\$150.00
Bank Confirmation- Deposits & Loans	\$30.00	CAFT Per Settlement	\$3.00	Duplicate Tax Receipt	\$2.00 electronic \$5.00 paper
Change Signing Authority Pending	\$5 per month	CAFT Per Item/Recall/Reject	\$0.15	Registered Withdrawal	\$5.00
Change Signing Authority Request	\$10.00	CAFT Recall after Release	\$35.00	RRIF Payment Change	\$5.00
Chargebacks	\$15.00	CAFT Profile Changes	\$20.00	Safety Deposit Box Fees:	
Closing account in 90 days	\$15.00	CAFT Trace Request	\$15.00	1.25 x 5	\$25.00
Commission of Oath	\$10.00	CAFT Technical Support	\$125/hr	2.25 x 5	\$30.00
Deposit Fee	\$2.00	Card Fees:		3.25 x 5	\$35.00
Corporation Search Fee	\$10.00	Member Card Replacement	\$10.00	3.25 x 11	\$40.00
Credit Bureau Search Fee	\$10.00	Removal of Flash from Member Card (each)	\$25.00	5 x 11	\$45.00
Dormant Membership Notice	\$15.00	Cheque Fees:		Safety Deposit Box Drilling	\$300+mileage
Third Party & Garnishee	\$50.00	Cheque Reject	\$15.00	Key Replacement	\$25.00
Night Deposit	\$25/year	Cheque Missing Signature	\$15.00	STOP PAYMENT Fees:	
Overdraft Notice Letter	\$10.00	USD cheque on CAD Account	\$15.00	Stop Payment Return	\$10.00
Record Search Minimum \$30	\$50.00/hr	Non MICR Cheque	\$15.00	Stop Payment set up – full details not	\$10.00
Returned Mail	\$3.00	Certified Cheque – Issuer	\$10.00	Stop Payment set up – full details	\$10.00
Telephone Transaction/Balance Request	\$1.00	Certified Cheque – Other than Issuer	\$15.00	Bill Payment Fees:	
Unclaimed Balance	\$25.00/yr	Managers Trust Cheque (CAD & USD)	\$10.00	Bill Payments	\$2.00
Cash Fees:		Non-Member Fee – Cheque Cashing	\$5.00	Bill Payment Recall	\$35.00
Cash Change Requests	1%	NSF item – Cheque/AFT Payment	\$50.00	Bill Payment Trace	\$15.00
Cash Request- White Label ATM	\$5.00 Each	Estate Fees:		Wires:	
Foreign Cash Order – Special Order	\$15+1%over\$1500	Estate Administration Fee	\$75.00	Wire Transfer FI (CAD/USD) Outgoing	\$35.00
Rolling Coin Request	\$0.50 Each	Estate Registered Plan Payout	\$35.00 per Contract	Wire Transfer International Outgoing	\$55.00
Misc. Fees:		Estate Tax Slips (Min \$30)	\$175.00/hr	Wire Transfer Incoming	\$20.00
Fax incoming/outgoing	\$2.00/pg	Estate Bond Of Indemnity – each	\$25.00	Wire Transfer to another CU Outgoing	\$15.00
Photocopy	\$0.50	Estate Bond Of Redemption – each	\$50.00		
Statement Print Charge	\$3.00/page	Estate Listing of SDB Contents – Min \$30	\$50.00/hr		