

1st Choice Savings

Standard Service Charge Guide

September 1, 2008

Account History			Night Deposit Service - Annual Fee including bags	\$50.00
In Branch Print	\$3.00		NSF Items	
Online Banking	Free		Return Fee (per item)	\$40.00
Account Research			Accommodation Fee (per item)	\$5.00
Items within last 90 days	Per Item \$5.00		Overdraft Fee	\$5.00
Items more than 90 days ago	Per Item \$10.00		Photocopies & Faxes (per page)	\$0.50
Detailed recap/Multiple items	Per Hour \$25.00		Post Dated Items - Per 12 items	\$10.00
AFT - Manual Posting	\$5.00		Primary/Official Order	
Authorized Overdraft Product Rate	16.75% per annum*		Canadian - Member	\$5.00
Bank Confirmation	\$25.00		Canadian - Non-Member	\$10.00
Balance of Account			US - Member	\$10.00
Credit Union	\$25.00		Re-Open Closed Account (upon approval)	\$20.00
Other Financial Institution	\$35.00		RRSP/RRIF Transfer Out	\$50.00
Bill Payment (per bill)			RRSP Duplicate Receipt	\$20.00
In branch	\$1.50		Safety Deposit Boxes	
ATM	\$1.50		1.5 X 5	\$30.00
Non Member	\$3.00		2.5 X 5	\$45.00
Bill Payment Trace - Member Error	\$25.00		2.5 X 10	\$60.00
Cash Orders			5 X 3	\$65.00
Coin or Bills - Member	\$15.00		5 X 5	\$70.00
Coin or Bills - Non Member	\$25.00		5 X 10	\$120.00
Chargebacks to Account	\$7.50		Drilling	Cost plus \$50.00
Cheque - Photocopy (from Cheque Imaging)	Per Item \$5.00		Replacement Key (per key)	\$15.00
Cheque - Photocopy (from Fiche)	Per Item \$15.00		Lock Replacement (all keys lost)	Cost plus \$50.00
Cheque Verification			Statements - Duplicate Copy	\$10.00
In Province	\$5.00		Stop Payments	
Out of Province	\$10.00		Complete Details	\$12.00
Closed Membership within 6 months of opening	\$25.00		Incomplete Details	\$20.00
Collection Items			Stop All - Maximum 6 months	\$30.00
Incoming	\$25.00		T5 - Duplicate Copy	\$20.00
Outgoing	\$25.00		Transfer	
Estate Handling Fee	\$50.00		Telephone	\$5.00
Hold Funds			System Generated Overdraft Transfer	\$3.00
In Province (including phone call)	\$10.00		Traveller's Cheques	
Out of Province (including phone call)	\$15.00		Selling Regular	1.25%
Inactive Accounts	Fees may apply		Selling Cheque for Two	1.75%
Letter of Reference	\$25.00		Cashing for Non-Members	\$5.00
Loan Payments	n/c		US Cheque drawn on Canadian Account	\$15.00
Global Payment Card			Wire Transfers	
Chargebacks	\$7.50		Incoming	\$20.00
Choice Rewards Annual Fee	\$24.00		Outgoing - To other CU (in province)	\$15.00
Photo Retrieval Member Error	\$25.00		Outgoing - To other CU (out of province)	\$20.00
Rush Card Order	\$35.00		Outgoing - To other CU (In Quebec)	\$35.00
Membercard			Outgoing - To Canadian FI (not CU)	\$35.00
Card Replacement	\$10.00		Outgoing - To US FI (Canadian \$)	\$40.00
New PIN	n/c		Outgoing - To US FI (US \$)	\$40.00
Returned for Incorrect Address	\$20.00		Outgoing - To international FI	\$50.00
Money Orders			Trace Request	\$25.00
Canadian MO - Maximum \$1,000	\$5.00		Incomplete Wire Instructions	\$25.00
US Draft - under \$10,000	\$10.00			
US Draft - over \$10,000	\$10.00			
International Draft	\$15.00			

* Changes from 16.75% to 19.25% effective December 1, 2009