

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