

## 5 great reasons to use online and mobile banking

### 1. Saves time

All you need is an internet connection and you can do your day-to-day banking at your convenience... no travel, no waiting.

### 2. Saves money

Online banking and e-statements are free, and day-to-day transaction fees are lower.

### 3. Helps you stay on track

You can monitor your accounts 24/7. Checking your accounts often is a great way to spot any unusual activity.

### 4. Pay bills, transfer funds, and deposit cheques quickly and easily.

You can pay your bills and transfer funds in a snap. Plus, our mobile app lets you deposit a cheque simply by taking a picture of it.

### 5. Vote in the Board of Directors elections.

Voting for our Board of Directors election is conducted through online banking.

### Want to sign up for online banking?

Visit any branch or call our Contact Centre at 1-855-670-0510.

# Additional Services & Fees

Effective September 1, 2024



**kawartha**  
CREDIT UNION  
[www.kawarthacu.com](http://www.kawarthacu.com)

# Additional Services & Fees (Personal & Business)

## INTERAC® e-TRANSFER SERVICE

Send Interac® e-transfer (Personal)	\$1.00
Send Interac® e-transfer (Business)	\$1.20
Receive Interac e-transfer	Free
Reclaim expired Interac e-transfer (after 30 days)	\$5.00

## CHEQUES & PAYMENT PROCESSING

Unauthorized overdraft (per month)	\$5.00
Coverdraft/transfer from draw source (per item)	\$5.00
Cheque chargeback	\$10.00
Official cheque issue	\$7.50
Foreign currency transaction on Canadian account	\$20.00
Foreign Currency Draft (FX Draft)*	\$10.00
Handling post-dated cheque (per item)	\$3.00
Night Deposit Service	\$40.00/year + HST
Transactions cleared with incorrect/ outdated encoding	\$10.00
Non-sufficient funds (NSF) - cleared or rejected	\$45.00
Purchase of Class A Shares	\$25.00
Sale of Class A Shares	\$50.00
Redemption of Class B 'Affinity' Shares	\$50.00
Membership withdrawal redemption of Class B Shares	\$70.00
Change in ownership of Class A or B Shares	\$25.00
Stop payment	\$15.00

## SPECIALTY WITHDRAWALS

Account closed within 90 days of opening	\$25.00
RRSP/RRIF/TFSA transfer to other financial institution	\$100.00
RRSP/RRIF withdrawal	\$25.00
Transfer of account balance to other financial institution	\$50.00
Foreign currency orders under \$250 CAD	\$15.00

## INACTIVE & DORMANT ACCOUNTS

12-month inactive notice	FREE
24-month dormant charge	\$25.00
Dormant account - monthly maintenance fee (after 24 months)	\$5.00
5-year dormant charge	\$35.00
10-year dormant charge	\$40.00

## RECORD SEARCHES\*\*

Under 90 days:	
Item trace	\$15.00
Image of transaction or cheque cleared	\$10.00
Over 90 days:	
All types	\$30.00/hour + HST (\$20 minimum + HST)

## ACCOUNT INFORMATION

Credit reports	\$20.00 + HST
Written account confirmation	\$20.00
Formal statement, letter or form	\$30.00/hour + HST (\$20.00 minimum + HST)
Interim statement	\$5.00

## WIRE TRANSFERS\*\*\*

Incoming	\$15.00
Domestic less than \$10,000.01	\$30.00
Domestic \$10,000.01 - \$50,000.00	\$50.00
Domestic \$50,000.01 - \$100,000.00	\$80.00
Domestic greater than \$100,000.00	\$100.00
International less than \$10,000.01	\$45.00
International \$10,000.01 - \$50,000.00	\$65.00
International \$50,000.01 - \$100,000.00	\$95.00
International greater than \$100,000.00	\$115.00
Trace requests	\$50.00
Incoming - incomplete information	\$25.00

## SAFE DEPOSIT BOX RENTAL

Small	\$60.00 + HST
Medium	\$85.00 + HST
Large	\$150.00 + HST
Extra Large	\$250.00 + HST
Key replacement (per key)	\$30.00
Drilling	Cost + \$25.00 admin fee

## ESTATES

Estate Administration Fee	\$50.00
Estate Closeout of Registered Products (per contract)	\$50.00

\*Fee for Foreign Currency Drafts (FX Drafts) will be charged in the same currency as the draft

\*\*Third party charges may apply for record searches

\*\*\*Fee for USD wire transfers will be charged in USD