

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 June 1, 2025



kawartha
CREDIT UNION
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Transactions cleared with incorrect/ outdated encoding	\$10.00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	\$20.00

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