

**OTHER SERVICE CHARGES**

In Branch Bill Payments - members	\$ 0.50
In Branch Bill Payments - non-members	\$ 2.00
On-line Bill Payments	Free
Certified Cheques - members	\$ 5.00
- non-members	\$ 15.00
Stop Payments	\$ 7.50
Cheque Cashing - non-members	\$ 3.00
	Plus 2%
Money Orders	\$ 4.00
U.S. Drafts	\$ 5.00
Primary Orders	\$ 5.00
Traveller's Cheques	1%
Interim Statement Print	\$ 2.00
NSF – Overdraft Charge	\$ 5.00
NSF – Returned	\$ 35.00
Chargebacks	\$ 2.50
Collection Items	\$ 25.00
Auto-Transfer to Cover Cheque	\$ 2.00
Phone Transfer to Another Member	\$ 2.00
Phone Transfer to Own/Joint Account	Free
Transfer Funds – in person	Free
Pre-Authorized Transfer within MCU	Free
Balance Inquiry	Free
eTransfer – incoming	Free
- outgoing	\$ 1.50
ATM Fees – MCU ATM	Free
- Participating Ding Free CU	Free
- Other Canadian ATM	\$ 1.50
- Outside Canada ATM	\$ 5.00
Point of Sale Purchases	\$ 0.25
Bank Confirmations	\$ 20.00
MemberCard - issue	Free
- after 2 cards/year	\$ 10.00
Wire Transfers - incoming	\$ 10.00
- outgoing	\$ 10.00
(additional Credit Union Central fee applies)	
Cash Orders other than Canadian or USD	
- members	\$ 10.00
	Plus Cost
- non-member	\$ 30.00
	Plus Cost
Record Search (Per Hour)	\$ 35.00
(minimum charge \$15.00)	
Dormant Account	\$ 15.00
Telephone Verification	\$ 3.00
RRSP Transfer Out Fee	\$ 75.00
AgrilInvest Transfer Out Fee	\$ 20.00
Estate Processing Fee	\$100.00

**OTHER SERVICE CHARGES (con't)**

Customer Automated Funds Transfer	\$50.00 set up fee
(for businesses)	Cost or min. \$10.00/mo.
Deposits Other Than CDN or USD	Cost + 10.00
Cheques Written in Currency other than currency of account	\$ 7.50

**SAFETY DEPOSIT BOXES**

Small (Approx. 1.5 X 5)	\$ 32.00/yr
Medium (Approx. 2.5 X 5)	\$ 40.00/yr
Large (Approx. 3.25 X 5)	\$ 45.00/yr
Extra Large (Approx. 5 X 5)	\$ 65.00/yr
Safety Deposit Box Drilling	\$ 10.00
	Plus Cost
SD Box Key Replacement	\$ 20.00

**LOAN & MORTGAGE FEES**

PPSA & PPR Registration	\$11.00/yr
PPR Searches	\$ 9.00
Application/Admin Fee	\$ 25.00
Line of Credit Reviews	Free
Overdraft Approval	\$ 10.00
Letters of Credit	0.75% - 2.5%
Land Titles Search	\$ 23.00
Caveat Registration & Discharge	\$100.00
	Plus Cost
Register Mortgage Amendment	\$100.00
	Plus Cost
Mortgage Discharge	\$100.00
	Plus Cost
Mortgage Renewal Fee	Free
Mortgage Transfer	\$100.00
Early Mortgage Renewal	\$200.00
Internal Appraisal	\$ 50.00
	Plus Cost
External Appraisal	Cost
Assessment Search	Cost
Builder Mortgage	1%
(minimum \$1,000 – refundable once booked for a term greater than 3 years)	

**LATE NOTICE FEES**

Loan & Overdraft Notices:	
1 <sup>st</sup> Notice	Free
2 <sup>nd</sup> & 3 <sup>rd</sup> Notices (Except Consumer Loans)	\$ 5.00

EFFECTIVE FEBRUARY 1, 2016



**MINNEDOSA CREDIT UNION  
LIMITED**

# SERVICE FEE GUIDE

**Phone Number (204) 867-6350**

**Toll Free 1-877-663-7228**

**Fax Number (204) 867-6391**

**Email: [info@minnedosacu.mb.ca](mailto:info@minnedosacu.mb.ca)**

**[www.minnedosacu.mb.ca](http://www.minnedosacu.mb.ca)**

**CHEQUE PROCESSING FEES**

*(Price is per item and includes Cheques & Pre-authorized Debits)*

Regular Personal Chequing Accts.	\$0.42
U.S. Chequing Acct.	\$1.00
Regular Ag./Comm. Chequing	\$0.50

**Special Accounts****Chequing 500:**

- 1 free item per \$500 of min. monthly balance
  - Additional debit/withdrawal/POS \$0.60
- Community Organizations \$0.50  
(25 free transactions per month)

**SAVINGS ACCOUNT PROCESSING FEES****Plan 24**

- Withdrawal Free
- Pre-authorized debit per item \$0.47

**Plan 24 Plus**

*(based on min. balance over \$1,000)*

- 1<sup>st</sup> transaction Free
- Additional debit/withdrawal/POS \$0.60

**Balance under \$1,000**

- charge per item \$0.60

**Minnedosa Money**

- 1<sup>st</sup> transaction Free
- Additional debit/withdrawal/POS \$2.50

**Save It Up**

- 1<sup>st</sup> transaction Free
- Additional debit/withdrawal/POS \$2.50

**Ag./Business Investment Savings**

- 1<sup>st</sup> transaction Free
- Additional debit/withdrawal/POS \$2.50

**PERSONAL ACCOUNT PACKAGES****CUPAC - \$9.50/month**

- \* 30 Free Cheques or Point of Sale
- \* 3 Free Outgoing eTransfers
- \* Free Traveller's Cheques
- \* Free Drafts & Money Orders
- \* Free Bill Payments
- \* Free Certified Cheques
- \* Free Cheque Orders
- \* \$5 Discount on Safety Deposit Boxes

**CUPAC+ - \$13.00/month**

- \* Unlimited Free Cheques or Point of Sale
- \* 5 Free Outgoing eTransfers
- \* Free Traveller's Cheques
- \* Free Drafts & Money Orders
- \* Free Utility Bill Payments
- \* Free Certified Cheques
- \* Free Cheque Orders
- \* \$5 Discount on Safety Deposit Boxes

**PERSONAL GOLDEN ACCOUNTS**

*(offered at age 60)*

- \* No Monthly Fee
- \* 30 Free Cheques or Point of Sale
- \* 3 Free Outgoing eTransfers
- \* Free Traveller's Cheques
- \* Free Drafts & Money Orders
- \* Free Utility Bill Payments
- \* Free Certified Cheques
- \* Free Cheque Orders
- \* \$5 Discount on Safety Deposit Box

**PERSONAL ACCOUNT PACKAGES (con't)****MORTGAGE PLUS - \$4.50/month**

*(must have Personal Mortgage at MCU)*

- \* 30 Free Cheques or Point of Sale
- \* 3 Free Outgoing eTransfers
- \* Free Traveller's Cheques
- \* Free Drafts & Money Orders
- \* Free Utility Bill Payments
- \* Free Certified Cheques
- \* Free Cheque Orders
- \* \$5 Discount on Safety Deposit Boxes
- \* Does not include HELOC

**NEW TO CANADA ACCOUNT – No Charge**

*(members new to Canada in last 6 months)*

- \* 30 Free Cheques or Point of Sale
- \* 3 Free Outgoing eTransfers
- \* Free Traveller's Cheques
- \* Free Drafts & Money Orders
- \* Free Utility Bill Payments
- \* Free Certified Cheques
- \* Free Cheque Orders
- \* \$5 Discount on Safety Deposit Boxes

**YOUNG ADULT - \$4.50/month**

- \* Under age 25
- \* Same features as our CUPAC Account
- \* Bonus rate of .25% on RRSP's

**JUNIOR & STUDENT ACCOUNTS**

**FAT CAT (under 13) Free**

**JUMPSTART (under 19) Free**  
\* Same features as our CUPAC Account

**CAMPUS Free**  
\* Must be attending post-secondary school  
\* Same features as our CUPAC Account  
\* Includes 4 free Interac ATM transactions