

**CREDIT UNION****VICTORY****EFFECTIVE JANUARY 1st, 2018**

Per Debit Fee	\$0.95	Monthly Statement with Image	\$3.00
ATM Withdrawal	\$0.95	Copy of Account Statement	\$5.00
ATM Transfer	\$0.95	Passbook	\$2/mth
ATM Bill Payment	\$1.00	Statement Option	\$2/mth
Exchange ATM Withdrawal	free	Stop Payment	\$12.50
Interac ATM Withdrawal	\$1.50	Stop Payment: Online	free
Plus ATM Withdrawal	\$3.00	On-line Bill Tracing	\$10.00
Global Payment	\$0.95	Wire Transfer: Outgoing	\$40.00 +
Online Banking Inquiry	free	Wire Transfer: Incoming	\$15.00
Online Banking Transfer	free	Cash Foreign Chq	\$2.00
Online Banking Bill Payment	\$1.00	Non Member Currency Conversion	\$2.00
Telephone Banking Inquiry	free	Negotiate Chq in Different curr. than Acct	\$20.00
Telephone Banking Transfer	\$0.95	USD Chq Drawn on CAD Account	\$10.00
Telephone Banking Bill Payment	\$1.00	Chq drawn on non-Chequing account	\$5.00
Direct Payment Purchase	\$0.95	Account Closed within 90 Days of Opening	\$20.00
Pre-Auth Payment	\$0.95	Balance of Account Transfer	\$25.00
Overdraft Fee	\$5.00	Non-Posted Items	\$4.00
Overdraft Protection Fee (Monthly)	\$5.00	Non Encoded Chq	\$5.00
Transfers for funds to cover Overdraft	\$0.95	Rejected Clearing Item	\$4-\$6
In Branch Cash Withdrawal	\$0.95	Chargeback	\$10.00
In Branch Bill Payment	\$2.00	Cheque Rec'd on Collection	\$20.00 min
In Branch Bill Payment - Non Customer	\$3.00	NSF cheque	\$48.00
In Branch Transfer	\$0.95	Telephone Call re: NSF Item	\$3.00
Cheque Withdrawal	\$0.95	View Cheque Image	\$5.00
Inter Credit Union	\$0.95	Loan Extension	\$30.00
Automatic Funds Transfer	\$0.95	Late Loan Payment	\$45.00
Interac Online Payment	\$1.00	RRSP Transfer Out	\$50.00
Interac e-Transfer	\$1.50	Voucher Search <90 days	\$5.00
Non-Member chq Cashing	\$3.00	Voucher Search >90 days \$25/hr	\$40.00min
Non-Member ATM	\$2.00	<b>Sundry Items</b>	
Official Cheque (credit union)	\$7.00	Safety Deposit Box - Small	\$40.00
Official Cheque: U.S.	\$7.50	Safety Deposit Box - Medium	\$55.00
Money Order: Canadian	\$7.00	Safety Deposit Box - Large	\$65.00
Money Order: USD	\$7.50	Key Replacement (as charged by company)	as chrgd
Money Order: Other	\$7.50	Drilling of Box (as charged by company)	as chrgd
Official Cheque USD	\$7.50	Inactive Account: 1 year	\$2.25/mth
Certified Cheque: Customer	\$12.50	Inactive Account: 5 years	\$50.00
Certified Cheque: Non Customer	\$20.00	Reference Letter: Account Balances	\$10.00
Counter Cheques	\$1.00	Reference Letter: Bank Verification	\$30.00
Deposit Anywhere	\$1.00	Reference Letter: Interest Earned	\$15.00
Deactivate Interac Flash	\$15.00	Mortgage Discharge Fee (We prep & rec)	\$225.00
Electronic Statement	free	Mortgage Renewal Fee	free
Fax Rec'd (Per Page)	\$2.00	Mortgage Amendment Fee	free
Fax Sent (First 5 Pages)	\$5.00	Mortgage Transfer (To Another FI)	\$100.00
		In-House Appraisal/Environmental	\$100.00

**Package Service Charges:**

- Your Chq 15 - \$6.00 - Minimum monthly balance to waive fee - \$2000
- Your Chq 40 - \$14.00 - Minimum monthly balance to waive fee - \$3000
- Your Chq Unlimited - \$28.00 - Minimum monthly balance to waive fee - \$5000
- Your Chq 15 for Seniors - \$4.50 - Minimum monthly balance to waive fee - \$2000
- Your Chq 40 for Seniors - \$10.50 - Minimum monthly balance to waive fee - \$3000
- Your Chq Unlimited for Seniors - \$21.00 - Minimum monthly balance to waive fee - \$5000

**\*Service charges subject to change without notice.****\*n/c = no change**