

**DEPOSIT ACCOUNTS**

<b>DEPOSITS ARE FREE</b>	<b>FREE</b>
<b>Cheques</b> (Paper items)	\$ .75
<b>Electronic Debit</b> (incl. Pre-Authorized POS, Mastercard etc.)	\$ .55
<b>In-branch Withdrawal</b>	\$ 1.00
<b>ATM Transaction</b>	
Acculink (CU ATM)	\$ .60
Interac Systems (Canadian):	\$ 2.00
Cirrus Systems (International):	\$ 3.00
Interac E-Transfer	\$ 5.00
Interac E-Transfer with package account	\$ 1.00

**ADDITIONAL SERVICES & FEES**

<b>Card replacement</b>	\$ 10.00
<b>NSF Charge</b>	\$ 40.00
<b>Personalized Cheques</b>	At Cost
<b>Overdrafts</b>	
21% interest – plus \$5.00 per item	
\$5.00 / generated transfer to cover	
<b>Stop Payment (\$5.00 monthly charge applies)</b>	
Request with full information	\$ 15.00
With incomplete information	\$ 20.00
<b>Cheque certification</b>	
Member	\$ 10.00
Payee or third party	\$ 15.00
<b>Collection Item</b>	\$ 25.00
<b>Account Balance by Phone</b>	\$ 5.00
<b>Monthly Maintenance-Chequing With Package:</b>	\$ 3.00
<b>Electronic Statement Refund</b>	\$ 2.00
<b>Duplicate Paper Statement</b>	\$ 5.00
<b>U.S. Cheque drawn on Cdn account</b>	\$ 5.00
<b>Non-member Cheque Cashing</b> (Minimum \$10.00)	1% of cheque
<b>Non-member buying US cash</b>	\$ 10.00

**ADD'L FEES CONTINUED**

<b>Hold Funds / Cheque verification</b>		
In Saskatchewan	\$ 5.00	
Out of Province	\$ 7.00	
<b>Charge backs/AFT Returns</b>	\$ 5.00	
<b>Customer Automated Funds Transfer</b>	<b>\$ 10.00</b>	
<b>CAFT administration set up fee</b>	\$ 50.00	
<b>Bill Payments (over the counter)</b>		
Member	\$ 1.00	
Non-member	\$ 2.00	
<b>Record Search (per hour)</b> (Minimum \$15.00 charge)	\$ 30.00	
<b>Wires:</b>		
- To Sask. C.U.	\$ 10.00	
-Out of Prov. C. U.	\$ 15.00	
- To Canadian F.I.	\$ 35.00	
- To Foreign F. I.	\$ 40.00	
- From Canadian F.I.	\$ 10.00	
- From Foreign F. I.	\$ 15.00	
<b>Manager's Trust Cheques</b>	\$ 10.00	
<b>RRSP/RRIF/TFSA Transfer Out to Other CU</b>	\$ 25.00	
<b>RRSP/RRIF/TFSA Transfer Out to Other F.I.</b>	\$ 100.00	
<b>Photocopies</b>	\$ .25/pg.	
<b>Photocopies color</b>	\$ .85/pg.	
<b>Fax Charges (Sending/Receiving)</b>	\$ .25/pg.	
<b>Bank Confirmations</b>	\$ 30.00	
<b>Foreign Cash orders</b>	Cost + \$ 15.00	
<b>Close Account Fee (180 days)</b>	\$ 20.00	
<b>MEMBERDIRECT</b>	FREE	
<b>Safety Deposit Boxes</b>		
Small	\$ 20.00/yr	
Medium	\$ 30.00/yr	
Large	\$ 50.00/yr	
<b>Drilling of Safety Deposit Boxes</b>	At Cost	
<b>Replacement of S.D.B Keys</b>	At Cost	

**LOAN FEES**

<b>CONSUMER</b>	
<b>Postponement of payment</b>	\$50.00
<b>Application under \$3,000 Non-Mortgage</b>	<b>\$75.00</b>
<b>Application over \$3,001 Non-Mortgage</b>	<b>\$50.00</b>
<b>Revolving Credit Annual Maintenance Fee</b>	
<\$10,000	\$20.00
>\$10,001	\$30.00
<b>Property Tax Maintenance Fee</b>	\$25.00
<b>COMMERCIAL / AG</b>	
<b>Application Fees</b>	
Loans less than \$15,000	\$150.00
Loan in excess of \$15,001	1.00%
<b>Consolidation SCU debt only</b>	\$200.00
<b>- other creditors</b>	<b>1.00% on new money</b>
<b>Amendment / Extensions</b>	\$100.00
<b>Readvances</b>	<b>1.00% on new money</b>
<b>Revolving Credit Annual Maintenance Fee</b>	
<\$10,000	\$ 50.00
>\$10,001 - \$100,000	\$100.00
> \$100,001-\$250,000	\$250.00
>\$250,000 as per individual agreement or tender	
<b>REGISTRATIONS &amp; SEARCHES</b>	
<b>All loan related fees charged at cost</b>	
<b>Member requested searches</b>	Cost + \$ 10.00
<b>Loan documentation prepared by a solicitor will have solicitors costs</b>	
<b>OTHER</b>	
<b>Irrevocable Letter of Credit</b>	
Annual Maintenance Fee	\$ 50.00
<b>Letter of Credit (auction)</b>	\$ 10.00
<b>Mastercard Guarantee</b>	
Annual Maintenance Fee	\$ 20.00
Commercial Mastercard App Fee	\$100.00
CMHC Referral Fee	\$100.00

## SERVICE CHARGES

Effective August 1st, 2015

On a regular basis, Spiritwood Credit Union Limited reviews its service charges and fees. The revised service charge schedule is then communicated to our members.

When establishing service charges, several factors are considered. The first is the principle of “user pay”, a fair and equitable system, whereby the user of the service pays a service fee that reflects the development, maintenance and delivery costs of that service. The second factor is the prevailing level of service charges within the market place – every effort is made to be competitive, providing good value to Credit Union members. Finally, the service charge structure reflects the financial requirements of Spiritwood Credit Union Limited, for sufficient revenue to ensure continued stability and to meet members’ needs.

If you have any questions regarding Spiritwood Credit Union Limited service charges, please contact us at 306-883-2250.

Toll free at 1-877-288-1414, or visit our website at [www.spiritwoodcu.com](http://www.spiritwoodcu.com)



**Serving Members for Over 75 Years**

**Branch Location & Contact information:**

**Deposits & Admin - 201 Main Street  
Fax 306-883-2223**

**Lending Dept. - 116 1<sup>st</sup> Street East  
Fax 306-883-2270**

**Hours of Service:**

MON – THURS 9:00 a.m. – 4:30 p.m.  
FRI: 9:00 a.m. – 5:00 p.m.

P.O. Box 129  
Spiritwood, Sask. S0J 2M0  
Phone: Toll Free 1-877-288-1414  
Locally (306) 883-2250  
Fax (306) 883-2223

Website: [www.spiritwoodcu.com](http://www.spiritwoodcu.com)  
E-mail: [contactus@spiritwood.cu.sk.ca](mailto:contactus@spiritwood.cu.sk.ca)

***Schedule of Services  
& Fees***

***Effective August 1<sup>st</sup>, 2015***