



Commercial Banking - Special Request Service Charges

Service & Additional Charges¹ (at January 2004)

Service Products	Service Charge ¹	Cheque Handling Fees	Service Charge ¹	Other Miscellaneous Charges	Service Charge ¹
Money Orders - Canadian and US:	\$2.50	N.S.F. charge	\$25.00	Account closed due to unresolved overdraft	up to \$25.00
U.S. Drafts	\$5.00	Stopped payment		Undeliverable mail (one time charge)	\$5.00
Certified/Official Cheques (Can. and US):	Member	<ul style="list-style-type: none"> • US funds cheque issued on Can. Acct • Can. cheque or EFT – exact amt. not known • Can. cheque or EFT for each amount 	<ul style="list-style-type: none"> \$20.00 \$15.00 \$8.00 	Administration of garnishee or requirement to pay	\$35.00
	Non-member			\$8.00	Cash orders exceeding \$10,000 in a 7 day period, per \$1,000 over \$10,000 (Discretionary – funds must be on deposit when ordered and a post-dated withdrawal signed for date order required)
Travellers cheques (Club55– no charge)	1%			Early account closing fee (within 90 days)	\$25.00
Telephone and/or online banking (bill payment charges do apply – see above)	Free	Chargeback of clearing cheques • business acct, same party personal	\$10.00	Inactive/dormant account fee:	
Safety Deposit Box annual rental (various sizes)	From \$20 - \$130 per year	Non qualified or non-micro encoded	\$4.00 + service charge	<ul style="list-style-type: none"> • One year • Two years • Three years and beyond 	<ul style="list-style-type: none"> \$10.00 \$15.00 \$25.00/yr
Sundry Services		Handling fee for US cheques written on Can.	our cost +		
Telephone or mail transfers (in office)	\$1.00	Collection items			
Wire transfers	our cost + \$5.00	<ul style="list-style-type: none"> • sent to us on behalf of our member • sent to us by another institution 	<ul style="list-style-type: none"> \$15.00 \$20.00 	Account Transfer out (excluding other credit unions)	\$25.00
Account history inquiry	\$1.00				
Telephone or in person					
Online	Free				
Negotiating foreign instruments (other than US,	\$15.00				
Coin supplied	Free				
Search of records	\$10.00 per hour				
Photocopies	\$0.25				
Faxes	\$0.75				
Audit confirmations and statements of interest paid	\$15.00				

¹ Peoples Credit Union Limited reserves the right to change service charges.