



# Service Fees

ECU - A Division WFCU Credit Union offers members an extended lineup of services to make everyday banking more convenient for our members.

Service	Service Fee
EVA Accounts	<a href="http://www.myecu.ca/rates/">www.myecu.ca/rates/</a>
ALTO High Interest Savings; Plan24 and Tradition Savings	\$2.50 per debit item, 1 free per month; Golden Members - no debit fees
Bill Payment on Savings Account - In Branch, Online, Telephone or ATM	\$2.00
Bill Payment Traces	\$20.00 to \$25.00 plus third party fees
CULine line of credit	\$1.00 per debit item
ATM - ECU/WFCU Credit Union ATM, Exchange Network	No charge
ATM - International Withdrawals on Savings Accounts, CULine, Community 1	\$3.00
ATM - Interac® Network on Savings Accounts, CULine, Community 1	\$1.50
Automatic Transfers	No charge
Account Closed in 90 Days	\$25.00
Certified Cheques - Member	\$15.00
Certified Cheques - Non-Member	\$20.00
Cheque Images Returned With Statement	\$3/month
Collection Item	\$20.00
CUOverdraft - Overdraft protection	21% plus \$4.00 monthly usage fee
Daylight Overdraft	\$5.00/item
Debit Card - reorder of card (i.e. damaged)	\$5.00
Delinquent Collection Fee	\$40.00
Delinquent Notice	\$85.00
Delinquent Notice - Phone Call	\$15.00
Delinquent Notice - Letter	\$140.00
Delinquent Notice - Manual Transfer	\$35.00
Drafts - Canadian	\$7.50
Drafts - USD	\$10.00
Duplicate Remote Deposit Capture	\$10.00
EFT Manual Corrections/Rejected Clearing Items/Non-Encoded Cheques/CAFT Recalls	\$5.00 to \$7.00
Foreign Currency Drafts and Funds	Up to \$35.00 plus third party fees
INTERAC® e-Transfer transaction	\$1.50 per outgoing transaction <i>(unless waived as part of a package)</i>
Handling Post-dated Cheque	\$3.00
Inactive Account - Quarterly Fee	\$20.00
Inactive Account - Mailed Cheque	\$10.00

Service Fee Listing effective May 1, 2021.



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Mailed Paper Statement	\$3.00 Statement
Manual Transfers to cover Overdraft/ Late Payment	\$35.00
Transfers to cover Overdraft by System	\$10.00
Manual Transfer by Phone	\$12.50
NSF Cheque Fee	\$65.00
Optional Overdraft Protection	\$4.00/month when used plus applicable interest charges
Personalized Cheques	Cost per supplier
Request for Member Letter	\$20.00
RRSP/RRIF/TFSA Transfer Out fee (per plan)	\$125.00
RRSP/TFSA W/Ds from Fixed/Redeem Locked	\$25.00
Safety Deposit Box Rental (Golden Discounts may apply)	From \$50.00 - \$300.00 per year + HST
Search for Credit Union Records	
- Hourly rate for search	\$35.00
- Minimum charge for search	\$15.00
Statement Copy	\$4.00
Stop Payment on Cheque	\$18.00
	\$18.00 USD for USD cheque
	\$43.00 USD for USD draft
Tax Receipts - duplicate copy	\$20.00
Temporary Cheques - only available at account opening	\$3.00 for 4 cheques
Transfer Account Balance to Another Financial Institution	\$70.00
Unauthorized Overdraft	LOC Rate of 33%
USD Chequing Savings	\$1.00 per debit item; waived with minimum monthly balance of \$1,000
Wage Assignment Executed	\$200.00
Wiring of Funds - Outgoing	\$30.00 (Less than \$10,000)
	\$50.00 (More than \$10,000)
Wiring of Funds - Incoming	\$15.00
Wires - cancellation/return/traces	\$25.00 plus third party fees
Writing USD Funds Cheque on a Canadian Fund Account	\$16.00
Youth Accounts	Transaction fees waived

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