

ACCOUNT AND SERVICE FEES



Sudbury Credit Union
Community Banking Services

www.sudburycu.com

COPPER CLIFF
1 Gribble Street
705.682.0645

LEVACK
37 Levack Drive
705.966.3451

LIVELY
16 Jacobson Drive
705.692.3635

MINNOW LAKE
9 Second Avenue
705.566.8540

NEW SUDBURY
1048 Barrydowne Road
705.566.2931

SOUTH END
469 Bouchard Street
705.522.5550

ADDITIONAL SERVICES & CHARGES

EFFECTIVE FEB 1, 2021

PERSONAL ACCOUNTS

| ITEM | FEE |
|------------------------------|----------------------|
| MemberCard® Replacement | \$10.00 |
| Duplicate Statement | \$5.00 |
| Account History print out | \$2.00 per request |
| Registered Plan Transfer Out | \$75.00 |
| Telephone Assisted Transfer | \$5.00 |
| Telephone Balance Inquiry | \$1.00 |
| Letter of Bank Confirmation | \$40.00 |
| Record Search > 30 days | \$6/item + \$55/hour |
| Inactive Account | \$30.00/year |

WIRE TRANSFERS

| ITEM | FEE |
|-----------------------------------|-------------|
| Wire Transfer In - Canada/Int'l | \$15.00 |
| Wire Transfer In - USA | \$15.00 USD |
| Wire Transfer Out - Canada | \$30.00 |
| Wire Transfer Out - USA | \$35.00 USD |
| Wire Transfer Out - International | \$45.00 |

SAFETY DEPOSIT BOXES

| ITEM | ANNUAL FEE |
|-----------------|-----------------|
| Small | \$35.00 + HST |
| Large | \$60.00 + HST |
| Key Replacement | \$25.00 + cost |
| Drilling | \$100.00 + cost |

CHEQUE AND PAYMENT PROCESSING

| ITEM | FEE |
|--|------------------------------|
| Foreign Currency Cheque | \$2.00 |
| Cheques written in currency other than that of the account | \$12.00 |
| Cheque sent on Collection | \$25.00 |
| Non-Sufficient Funds (NSF) | \$60.00 |
| Honoured NSF | \$6 + interest |
| Chargeback/Cheque Return | \$10.00 |
| Stop Payment (full details only) | \$15.00 |
| Stop Payment on Stale Dated items | free |
| Unencoded items | \$10.00 |
| Coverdraft | \$1.00 |
| AFT/Bill Payment Trace | \$15.00 plus utility cost |
| Manual/Paper Bill Payment Trace | \$20.00 plus utility cost |
| Supply Coin & Cash | \$0.10/roll \$1.00/\$1000 |
| Bank Draft | \$7.50 |

ACCOUNTS & SERVICES*

EFFECTIVE FEB 1, 2021

| | CHEQUING | | SAVINGS | US DOLLAR | SPECIAL | | BENEFITS ^C | | |
|--|------------------------------|------------|----------------------|-----------|-------------------------|-----------|-----------------------|--------------|-----------------|
| | No Fee Chequing ^b | Personal 1 | Plan 24 ^b | Chequing | Personal Line of Credit | Meritline | Golden (60+) | Youth (0-17) | Student (18-25) |

FEES & INTEREST

| | | | | | | | | | |
|---|-----|----------------------|--------------|-----|-----|-----|-----------|-----------|-----------|
| Minimum monthly fee | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | None | None | None |
| Minimum monthly balance to waive transaction fees | - | \$1,000 ^A | - | - | - | - | - | - | - |
| Earns monthly interest | No | Yes | Yes | Yes | N/A | N/A | - | - | - |
| Included transactions | - | - | First 3 free | - | - | - | Unlimited | Unlimited | Unlimited |

IN-BRANCH TRANSACTIONS

| | | | | | | | | | |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Over the counter bill payments | Included | \$1.25 | \$1.25 | N/A | \$1.25 | \$1.25 | Included | Included | Included |
| Deposits | Included | Included | Included | Included | Included | Included | Included | Included | Included |
| Over the counter withdrawals | Included | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | Included | Included | Included |

SELF-SERVE TRANSACTIONS

| | | | | | | | | | |
|--|----------|--------|--------|--------|--------|--------|----------|----------|----------|
| Cheque Clearing | Included | \$0.70 | N/A | \$1.00 | \$0.70 | \$0.70 | Included | Included | Included |
| Online/Telephone/ATM bill payment | Included | \$0.70 | \$0.70 | N/A | \$0.70 | \$0.70 | Included | Included | Included |
| Pre-authorized payments | Included | \$0.70 | \$0.70 | N/A | \$0.70 | \$0.70 | Included | Included | Included |
| INTERAC [®] e-Transfer (email money transfer) | \$0.75 | \$0.75 | \$0.75 | N/A | N/A | N/A | \$0.75 | 5 Free | 5 Free |
| Fulfilled INTERAC [®] e-Transfer Request | \$0.75 | \$0.75 | \$0.75 | N/A | N/A | N/A | \$0.75 | \$0.75 | \$0.75 |

CARD TRANSACTIONS

| | | | | | | | | | |
|---|----------|----------|----------|-----|-----|-----|----------|----------|----------|
| INTERAC [®] Direct Payment (Point-of-sale) | Included | \$0.70 | \$0.70 | N/A | N/A | N/A | Included | Included | Included |
| Global Payment MasterCard [®] | Included | \$0.70 | \$0.70 | N/A | N/A | N/A | Included | Included | Included |
| ATM Withdrawal (at Sudbury Credit Union) | Included | \$0.70 | \$0.70 | N/A | N/A | N/A | Included | Included | Included |
| ATM Withdrawal (THE EXCHANGE [®] , ACCULINK [®]) | Included | \$0.70 | \$0.70 | N/A | N/A | N/A | Included | Included | Included |
| ATM Deposits (Sudbury CU, THE EXCHANGE [®]) | Included | Included | Included | N/A | N/A | N/A | Included | Included | Included |
| ATM Withdrawal (INTERAC [®] - Chartered Banks) | \$2.00 | \$2.00 | \$2.00 | N/A | N/A | N/A | \$2.00 | \$2.00 | 5 Free |
| US ATM Withdrawal (PLUS [®]) | \$4.00 | \$4.00 | \$4.00 | N/A | N/A | N/A | \$4.00 | \$4.00 | \$4.00 |
| International ATM Withdrawal (CIRRUS [®]) | \$5.00 | \$5.00 | \$5.00 | N/A | N/A | N/A | \$5.00 | \$5.00 | \$5.00 |

OTHER FEATURES

| | | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| e-Statements with cheque images | Included | Included | Yearly | Included | Included | Included | Included | Included | Included |
| Monthly Paper Statements | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | Included | Included | \$2.00 |
| Online, Mobile and Telephone Banking | Included | Included | Included | Included | Included | Included | Included | Included | Included |
| Authorized Overdraft O.A.C. (on usage) | \$5.00 | \$5.00 | N/A | N/A | N/A | N/A | \$5.00 | N/A | \$5.00 |
| Bank Drafts | \$7.50 | \$7.50 | \$7.50 | \$7.50 | \$7.50 | \$7.50 | 2 Free | \$7.50 | \$7.50 |

A = The following transactions are free at \$1,000 minimum balance: self-serve utility bills, withdrawals, cleared cheques, INTERAC Direct Payments (point-of-sale), ATM withdrawals at an Exchange or SCU ATM, and all pre-authorized payments.

B = Free transactions include utility bills, withdrawals, cleared cheques, INTERAC Direct Payment (point-of-sale), ATM withdrawals at an Exchange or SCU ATM, and all pre-authorized payments.

C = Benefits are special account features that can be applied to our No Fee or Personal 1 accounts.

*Service charges may be subject to change. Visit a branch for up to date fees.