



## FEE FOR SERVICE

Revised November 2018

### TRANSACTION FEES

Retail transaction fees (choose WestobaONE add-ons to eliminate this fee)	\$1.50
Commercial debit items (carry a minimum monthly balance to eliminate this fee)	\$0.65

### ATM FEES

Acculink (Canadian Credit Union ATM)	FREE
Interac (Canadian Banks)	\$2.00
Cirrus (International ATMs)	\$5.00

### BILL PAYMENTS

In branch or via TeleService	\$3.00 plus account service charge
In branch Westoba Collabria credit card bill payments	FREE
Online banking	FREE

### NEGOTIABLES

Money Order (CDN)	\$15.00
Primary Order (CDN or USD)	\$10.00
Certified Cheque	\$20.00
Drafts (USD)	
<\$10,000	\$15.00
\$10,001 - \$24,999	\$20.00
>\$25,000	\$25.00

### STOP PAYMENTS - Cheque or EFT

All information provided	\$15.00
Partial information provided	\$20.00
Stop all	\$40.00/month

### WIRES

Between Credit Unions Incoming and Outgoing	Please contact us for pricing.
Within Canada Incoming and Outgoing	Please contact us for pricing.
Outside Canada Incoming	Please contact us for pricing.
Outside Canada Outgoing	Please contact us for pricing.

### ACCOUNT SERVICES

ClickSWITCH - subsequent enrollment	\$25.00
Organization account signers changing more than once per year	\$35.00
Cash Order (greater than \$10,000)	\$75.00
Coin Deposit or Withdrawal	\$0.10 per roll
Post-dated cheques held for deposit	\$2.00

### CUSTOMER AUTOMATED FUNDS TRANSFERS

AFT set up - lending payment or investment	\$20.00
AFT change	\$5.00

### FOREIGN CURRENCY - NON USD

Purchasing or cashing foreign currency (non USD)	\$15.00 plus service provider fee
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### REGISTERED PRODUCTS

TFSA Variable Withdrawal more than one a month	\$5.00
Full transfers	\$100.00
Registered Education Savings Plan transfer	\$100 plus Concentra fee
LIRA or LIF special withdrawal	\$100.00

### STATEMENTS

Monthly mailed	\$3.00
Electronic (e-statement)	FREE
In branch statement printing	\$5.00

### TRANSFERS

Transfer from one Westoba account to another via TeleService	\$2.00
Transfer from one Westoba account to another via branch phone request	\$5.00
Transfer from a USD account to a CDN account	\$1.00
Online banking	free within monthly transaction count, if applicable.
Automatic Pre-Authorized Transfer (PAT)	free within monthly transaction count, if applicable.
Email Money Transfer (eTransfer)	\$1.50
Email Money Transfer Cancellation	\$7.50

### SAFETY DEPOSIT BOXES \*all sizes might not be available at branches

1.5" x 5"	\$40.00
2.5" x 5"	\$50.00
3" x 5"	\$55.00
3.25" x 5"	\$60.00
5" x 5"	\$70.00
2.5" x 10" and 3" x 10"	\$80.00
5" x 10"	\$95.00
Key replacement	\$30.00 plus cost
Drilling and repair	\$150.00 plus cost

### ADMINISTRATION FEES

Duplicate Tax Slips/receipts	\$15.00
Official communication on Westoba Credit Union letterhead	\$30.00
MemberCard Replacement (except a renewal card)	\$15.00
Interac flash deactivation	\$40.00
Online banking	Free
Mail an in-branch personal cheque order (standard postage)	\$10.00
Mail an in-branch business cheque order (plus postage)	\$15.00
Estate membership opening	\$100.00

### CHEQUES, CLEARING ITEMS AND OVERDRAFTS

USD cheque (cashing or depositing to a CDN account)	\$3.00
Returned item - non sufficient funds (NSF)	\$40.00 plus overdraft fee
Unauthorized Overdraft	\$10.00 per item
Authorized Overdraft	\$5.00 charged once per month if utilize

### NIGHT DEPOSITS

Disposable bags (group of 100)	\$30.00
Initial cloth credit union bag and key	\$40.00
Initial cloth credit union bag and key	\$40.00

Looking for ways to reduce service fees? Talk to us! Call 1-877-WESTOBA, [infowcul@westoba.com](mailto:infowcul@westoba.com), or visit us in branch.