

# Service Fees

## Transactions

AECU ATM Withdrawal .....	\$ 1.00
ATM Withdrawal <sup>1</sup> :	
EXCHANGE/Acculink .....	\$ 1.00
Bill Payment:	
Online/TeleService/ATM/in-branch .	\$ 1.00
Pre-Authorized Payment.....	\$ 1.00
Interac <sup>®</sup> Withdrawal .....	\$ 1.50
PLUS Withdrawal .....	\$ 3.00
Cash Withdrawal: In-branch .....	\$ 1.00
Cheque Withdrawal .....	\$ 1.00
Inter Credit Union Withdrawal .....	\$ 1.00
Deposit <sup>2</sup> : Cash & Cheques.....	FREE
Direct Payment: Interac Flash, Online	
or CHIP and Pin .....	\$ 1.00
Direct Payment: Cross Border.....	\$ 1.50
Automatic Transfer .....	\$ 1.00
ATM Inter Account Transfer .....	\$ 1.00
Balance of Account Transfer .....	\$ 25.00
Cheque Drawn on	
Non-chequing Account .....	\$ 5.00
Non Encoded Cheque .....	\$ 5.00
Transfer Debit .....	\$ 1.00

## Transfers

Interac e-Transfer <sup>®</sup> (receiving) <sup>2</sup> .....	FREE
Interac e-Transfer <sup>®</sup> (sending) .....	\$ 1.50
Interac e-Transfer <sup>®</sup> (cancellation).....	FREE
Automated transfer to cover debit.....	\$ 4.00
Member Transfer via TelPay to another	
Financial Institution .....	\$ 2.50
MemberDirect <sup>™</sup> Inter-Account Transfer .	FREE
MemberDirect <sup>™</sup> Transfer	
to another member.....	\$ 1.00

## Chargebacks | Overdrafts | Returned Items

Unauthorized Overdrafts (+ interest) .....	\$ 5.00
Chargeback .....	\$ 7.00
NSF Cheque.....	\$ 45.00
Returned Pre-Authorized Payment .....	\$ 45.00

## Clearing Items

Pre-Authorized Payment Set-up .....	FREE
Rejected Clearing Item.....	\$ 7.00
Voucher Search < 90 days.....	\$ 3.00
Voucher Search <sup>3</sup> > 90 days .....	\$ 30.00
Trace <sup>4</sup> .....	\$ 5.00

## MemberDirect<sup>™</sup> Online Banking

Personal Access.....	FREE
Basic Business Access.....	FREE
Small Business (MDi Small Business) .....	FREE

## Cheques | Drafts | Money Orders

Canadian Draft: Member .....	\$ 6.00
Canadian Draft: Non-Member .....	\$ 10.00
Certified Cheque: Member .....	\$ 12.00
Certified Cheque: Non-Member .....	\$ 20.00
Money Order (CDN): Member .....	\$ 6.00
Money Order (CDN): Non-Member .....	\$ 10.00

## Closing Account

Within 3 months of opening .....	\$ 20.00
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## Debit Card Replacement

Regular mail/in-branch (>1 in 6 mths)....	\$ 10.00
Rush card (special circumstances).....	\$ 45.00

**Get Advice | 1-877-377-3728 Visit Us | at any of our 11 branches Online | atlanticedgecu.ca**

† Service fees are effective MAY 2022

† Service fees reflect per-item charges

† Service fees are subject to change without notice at any time

### Letter Requested by Member

Reference Letter: Account Balance.....	\$ 10.00
Reference Letter: Bank Verification.....	\$ 25.00
Reference Letter: Interest Earned .....	\$ 25.00

### Night Depository

Per bag, plastic.....	\$ 0.20
Cloth bag .....	\$ 8.00
Night Deposit Fee.....	FREE
Key Not Returned (Business Closed).....	\$ 5.00
Key Replacement .....	\$ 5.00

### RRSP | RRIF | TFSA

Special Withdrawal from Locked In .....	\$ 100.00
RRSP Closed < 6 mths.....	\$ 50.00
RRSP/RRIF Accounts Transfer .....	\$ 50.00
TFSA: Full or partial transfer to another Financial Institution.....	\$ 50.00

### Inactive Membership

Monthly Inactive Fee (excluding Youth Accounts).....	\$ 5.00
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### Safety Deposit Boxes

Annual Rental Fee - Large .....	\$ 50.00
Annual Rental Fee - Small .....	\$ 40.00
Key Replacement .....	\$ 30.00
Drilling Fee .....	Driller Fee + Key

### Statements

Online (via MemberDirect™) .....	FREE
Personal Account Statement Via Mail ...	\$ 3.00
Business Account Statement Via Mail ..	\$ 5.00
Duplicate Statement Printout.....	\$ 5.00

### Stop Payments

Stop Payment: Full/Partial Details.....	\$ 12.00
Stop Payment: Online .....	\$ 12.00

### Wire Transfer

Outgoing (CDN).....	\$ 30.00
Outgoing (USD) .....	\$ 45.00

### Miscellaneous

Coin Rollers (per tube).....	\$ 0.05
Misc. copies (per page).....	\$ 0.25
Misc. Faxes (per page) .....	\$ 0.50
Business Deposit Books (1 <sup>st</sup> Free) .....	\$ 8.00
Deactivate Interac Flash® .....	\$ 25.00

<sup>1</sup>Visit [ding-free.ca](http://ding-free.ca) to learn about our network of thousands of surcharge fee ATMs across Canada.

<sup>2</sup>Personal Accounts. See in-branch for business package pricing.

<sup>3</sup>Minimum, \$20.00/additional hour

<sup>4</sup>\$5 at time of trace + Central1 fee (for any traces due to incorrect member-provided information).

**Note:** Many of the transaction and transfer fees noted here may be included in your account package. Visit us online or in-branch to learn more about our personal and business account packages.

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