Service Fees



ATLANTIC EDGE

Transactions	
AECU ATM Withdrawal	\$1.00
ATM Withdrawal: EXCHANGE/Acculink	\$1.00
Bill Payment: Online/TeleService/ATM/in-branch	\$1.00
Pre-Authorized Payment	\$1.00
Interac® Withdrawal	\$1.50
PLUS Withdrawal	\$3.00
Cash Withdrawal: In-branch	\$1.00
Cheque Withdrawal	\$1.00
Inter Credit Union Withdrawal	\$1.00
Deposit: ² 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® (receiving) ²	FREE
Interac e-Transfer® (sending)	\$1.50
Interac e-Transfer® (cancellation)	FREE
Automated transfer to cover debit	\$4.00
Member Transfer via TelPay to another FI	\$2.50
MemberDirect™ Inter-Account Transfer	FREE
MemberDirect™ 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 ³ > 90 days	\$30.00
Trace⁴	\$5.00

MemberDirect™ 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

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 15 branches

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[†] Service fees are effective MAY 2022

[†] Service fees reflect per-item charges

 $[\]ensuremath{\mathrm{f}}$ Service fees are subject to change without notice at any time

Service Fees



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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 months	\$50.00
RRSP/RRIF Accounts Transfer	\$50.00
TFSA: Full or partial transfer to another FI	\$45.00

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

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

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

Wire Transfer	
Outgoing (CDN)	\$30.00
Outgoing (USD)	\$45.00

Inactive Membership	
Monthly Inactive Fee (excluding Youth Accounts)	\$5.00

Miscellaneous	
Coin Rollers (per tube)	\$0.05
Misc. copies (per page)	\$0.25
Misc. Faxes (per page)	\$0.55
Business Deposit Books (1st Free)	\$8.00
Deactivate Interac Flash®	\$25.00

- 1 Visit ding-free.ca to learn about our network of thousands of surcharge fee ATMs across Canada
- 2 Personal Accounts. See in-branch for business package pricing.
- 3 Minimum, \$20.00/additional hour
- 4 \$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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