

└─ Miscellaneous Fees ─┐

CDN Cheque Written in USD Funds	\$20.00
Personalized Cheques	Cost
Stop Payment	\$15.00/6 months
Automatic Funds Transfer (CAFT)	\$15.00
NSF Fee	\$45.00
Dormant Account Fee/Letter	\$20.00 (annually)
Returned Cheque/AFT Charge	\$10.00
Certified Cheque	\$15.00
Manager's Trust Cheque	\$15.00
Estate Manager's Trust Cheque	\$15.00
Estate	3rd party fees may apply
Over the Counter Bill Payment (non-member)	\$5.00
RRSP/RRIF/TFSA Transfer Out	\$50.00
RRSP Deregistration (withholding tax applicable)	\$50.00
Membercard® Replacement	\$20.00
Bank Confirmations	\$20.00
Search of Records	\$30.00 (1 hr min)
Corporate Profile Search	At Cost
Overdrafts @ 24% interest	\$5.00
Photocopies	\$0.15
Faxes	\$1.00
e-Transfer® Reversal	\$5.00

└─ Safety Deposit Boxes ─┐

Small	\$35.00 + GST/year
Large	\$70.00 + GST/year
Key Cutting	\$20.00
Box Drilling	\$100.00

└─ Wire Fees ─┐

Canadian	\$40.00
Outside Canada	\$50.00
Incoming Wire	\$20.00

Banking Made Easy

Wallet Night Deposit- Available 24 hours at no cost.
Deposit bags and keys are available in branch.

Online Banking- At no additional charge; with the exception of applicable transaction fees. Easily accessible from your desktop or laptop.

Deposit Anywhere™- Quickly, easily and securely deposit cheques into your account using your smartphone. Holds will apply.

INTERAC e-Transfer®- A fast, secure & convenient way to send money to anyone in Canada using Online Banking.

Mobile App- Available for iPhone and Android™.

Collabria Mastercard®- Choose from a variety of card selections from a no annual fee card to a travel rewards card. We have you covered for all your credit card needs.

ATM- Available 24 hours a day, 7 days a week.

CONTACT US

PO Box 218
1009 Centre Street
Rockglen, SK S0H 3R0

Phone 1-306-476-2244
Toll Free 1-888-476-RKCU (7528)
Fax 1-306-476-2025

Email: info@rkcu.ca
www.rockglenkilldeercu.ca



Rockglen Killdeer
CREDIT UNION

Serving Our Communities Since 1948

Personal
Service Fees

— Chequing Accounts —

Basic Chequing

- \$0.80/debit transaction to a max of \$19.95/month
- Non-Credit Union ATM withdrawals \$2.00/each
- Interac e-Transfer®; included in monthly fee
- Interac/Cirrus fees apply

Youth or Senior

- Members aged 0-17 years & 65+
- \$0.80/debit transaction to a max of \$16.95/month
- Non-Credit Union ATM withdrawals \$2.00/each
- Interac e-Transfer®; included in monthly fee
- Interac/Cirrus fees apply

Grad

- Eligible with confirmation of enrolment
- \$0.80/debit transaction to a max of \$11.95/month
- Non-Credit Union ATM withdrawals \$2.00/each
- Interac e-Transfer®; included in monthly fee
- Interac/Cirrus fees apply

Low Fee

- Monthly maintenance fee \$4.00; includes 8 debits
- Additional debit fees (9+) \$1.00/debit
- e-Transfer® fee \$1.50
- Interac/Cirrus fees apply

US Dollar

- \$0.80/debit transaction
- Interest paid on balances \$500+
- Cheques are available
- Not available via Membercard®
- Not eligible for e-Transfer®

• Debit Transactions	\$0.80
• Interac ATM Fee	\$2.00
• Cirrus ATM Fee	\$4.00
• Credit Union ATM	Ding Free

A 'ding free' ATM can be accessed by Canadian credit union members free-of-charge for withdrawals, deposits, and balance inquiries. Members can access thousands of surcharge-free ATMs across Canada.

ATM surcharges are not the same as transaction or account fees which would appear on your monthly statement – i.e. when a member exceeds the limits of a package account that comes with a fixed amount of free transactions per month.

— Savings Accounts —

Basic Plan 24

- \$0.80/debit transaction to a max of \$19.95/month
- Non-Credit Union ATM withdrawals \$2.00/each
- Interac e-Transfer®; included in monthly fee
- Interac/Cirrus fees apply

Youth or Senior

- Members ages 0-17 years & 65+
- \$0.80/debit transaction to a max of \$16.95/month
- Non-Credit Union ATM withdrawals \$2.00/each
- Interac e-Transfer®; included in monthly fee
- Interac/Cirrus fees apply

AgriInvest

- Interest calculated daily and paid monthly
- Transfers available in person or by phone

TFSA/RRSP/RRIF

- Variable and 1-5 year terms available

RESP

- Available at RKCUC through Concentra Trust

Term Deposits

- 30 Day to 5 year terms available



**Deposits Fully
Guaranteed**

www.cudgc.sk.ca

— Loan Application Fees —

Consumer	\$75.00	plus costs
Agriculture	\$150.00	plus costs
Commercial	\$175.00	plus costs
Grad Loans	At Cost	
Line of Credit/Quick Loans & Reviews	\$100	plus costs
Late Reporting Fee	\$50.00	
Loan/Mortgage Renewals	\$50.00	plus costs

Loan Amendments/Extensions:

Consumer	\$75.00	plus costs
Agriculture	\$150.00	plus costs
Commercial	\$175.00	plus costs

Corporate Profile Reports	At Cost
Personal Property Searches	At Cost
Personal Property Registrations	At Cost
Bank Act Searches	At Cost
Credit Bureau Searches	At Cost

CALA Fee	1.10% of Total Loan (0.85% to Ottawa & 0.25% to CU to a max of \$250)
----------	--

Small Business Loan Admin Fee	At Cost (Payable to CSABFA)
-------------------------------	--------------------------------

— Miscellaneous Loan Fees —

Land Title Searches	At Cost
Land Title Registrations	At Cost
Land Title Discharge Fee	At Cost
Appraisals	At Cost
Assumption of Mortgage	\$25.00
Life, Disability Insurance etc.	At Cost
Loan Interest Summary Request	\$10.00
Mortgage/Loan Pay Out to other FI	\$250.00
Farm Plan to other FI	\$100.00
Commissioner of Oaths-Non-member	\$10.00
Irrevocable Letters of Credit	\$30.00
Credit Checks (for other FIs)	\$20.00
Repossession	At Cost
Pre-payment Penalties	N/A
Third Party Demands, Garnishees,	\$100.00
Requirement to Pay (RTP) & Notice of Seizures	