

# SERVICE CHARGES & FEES\*

Please refer to specific account packages for service charge exemptions

Service Type	Charge			
	Personal	Business	Organization	
<b>ATM Transactions</b>				
First Calgary Financial/Alta CU ATM (Wtd/Pmt/Tfr)	\$0.55	\$0.70	\$0.55	
CDN CU, Other FI (Dep/Wtd/Pmt/Tfr)	\$1.50	\$1.50	\$1.50	
CDN CU/Foreign ATM (Inquiry)	\$1.50	\$1.50	\$1.50	
Foreign (CIRRUS) ATM Withdrawal	\$4.00	\$4.00	\$4.00	
U.S. (CIRRUS) ATM Inquiry	\$1.10	\$1.10	\$1.10	
U.S. (CIRRUS) ATM Withdrawal	\$3.00	\$3.00	\$3.00	
<b>Access Fee Telephone and Online Banking (monthly)</b>	\$1.00	\$1.00	\$1.00	remote banking fee
<b>Accommodation Fee (transactions cleared causing unauthorized O/D)</b>	\$45.00	\$45.00	\$45.00	
<b>Accounts</b>				
Foreign Cheque Deposits (except pension & travelers cheques by members)	\$1.00	\$1.00	\$1.00	
Post-dated deposits (except loan payments and government pension cheques)	\$3.00	\$3.00	\$3.00	/item
Dormant Account Fees:				
- On closing	\$25.00	\$25.00	\$25.00	
- Annual Charge	\$25.00	\$25.00	\$25.00	
Close Account (within 90 days of opening)	\$25.00	\$25.00	\$25.00	
<b>Bill Payment Reversals: Recall Next Day</b>	\$20.00	\$20.00	\$20.00	
<b>Bill Payment Traces (Manual Payments)</b>				
Successful to Account	\$6.00	\$6.00	\$6.00	
Branch/Member Error	\$25.00	\$25.00	\$25.00	
<b>Bill Payment Traces (Electronic Payments)</b>				
Successful to Account	\$15.00	\$15.00	\$15.00	
Branch/Member Error	\$25.00	\$25.00	\$25.00	
<b>Bill Payments In-branch (Manual or Electronic)</b>				
Online or Telephone Bill Payments	\$0.55	\$0.70	\$0.55	
Canada Revenue Agency (CRA)	FREE	FREE	FREE	
<b>Cards (and Card Services)</b>				
<b>Membercard</b>				
Rush Card Request	\$35.00	\$35.00	\$35.00	
<b>Collabria Credit Card</b>				
Annual Fee		Varies with card		
Supplemental Card Fee		Varies with card		
Business Credit Card (with business name)		Varies with card		
<b>Chargebacks (Returned Item) - CDN account</b>				
	\$9.00	\$9.00	\$9.00	/item
<b>- US account</b>				
	\$9.00	\$9.00	\$9.00	/item USD
<b>Cheques</b>				
Non-member cheque cashing/certification	\$0.70	\$0.70	\$0.70	
Non-MICR encoded	\$15.00	\$15.00	\$15.00	
US Cheque processed on CDN account	\$10.00	\$10.00	\$10.00	
Written on non-chequing account	\$10.00	\$10.00	\$10.00	
Cheques cleared on non-chequing account	\$5.00	\$5.00	\$5.00	
NSF Returns (Non-Sufficient Funds)	\$5.00	\$5.00	\$5.00	
NSF Returns (Non-Sufficient Funds)	\$45.00	\$45.00	\$45.00	/item
Counter Cheques	\$1.00	\$1.00	\$1.00	/sheet
Cheque Orders		Catalogue price		
<b>Coin and Currency</b> handling charge				
	Subject to negotiation based on volume			
<b>Collection Items - Incoming</b>				
	\$20.00	\$20.00	\$20.00	
<b>- Outgoing (member request)</b>				
	\$20.00	\$20.00	\$20.00	
<b>Coverdrafts – Automatic Overdraft Transfer</b>				
Unauthorized Overdraft Fee	\$4.00	\$4.00	\$4.00	
	\$7.50	\$7.50	\$7.50	/month (+ interest)
<b>Customer AFT (CAFT)</b>				
Processing Fees (per file)	n/a	\$100.00	\$100.00	setup fee up to 6 users
Add or change a user	n/a	\$10.00	\$10.00	+\$0.10 per item fee
Late File	n/a	\$10.00	\$10.00	
Late File	n/a	\$25.00	\$25.00	
Limit Increase	n/a	\$15.00	\$15.00	
Chargeback per item	n/a	\$9.00	\$9.00	
Recall/error correction	n/a	\$25.00	\$25.00	
Manual recall	n/a	\$25.00(min)	\$25.00(min)	

<b>Draft/Official Order</b> purchase from CDN Account	\$6.00	\$6.00	\$6.00	
Draft/ Official Order purchase from US account	\$6.00	\$6.00	\$6.00	USD
Trace CDN Money Order	\$5.00	\$5.00	\$5.00	
Trace/Stop Payment US Draft	\$20.00	\$20.00	\$20.00	
<b>Electronic Transactions (POS, First Cheque, AFT)</b>	\$0.55	\$0.70	\$0.55	/debit
<b>Fax</b> (priced per page)	\$1.00	\$1.00	\$1.00	
<b>Hold Funds</b>				
Non-Member at First Calgary branch	\$15.00	\$15.00	\$15.00	
First Calgary Member at Other CU	\$7.00	\$7.00	\$7.00	
<b>Interac e-Transfers</b>				
<b>Outgoing</b>	\$1.50	\$1.50	\$1.50	
<b>Incoming</b>	n/a	n/a	n/a	
<b>Letter of Reference</b>	\$20.00	\$20.00	\$20.00	
<i>(Bank Confirmation/Certification of Account Balance/Credit Check)</i>				
<b>Letter of Guarantee</b>	1% of Guarantee amount (minimum of \$250.00)			
<b>Letter of Interest Earned / Paid</b>	\$20.00	\$20.00	\$20.00	
<b>Letter of Balances for Probate Purposes</b> <i>(as at Date of Death)</i>	\$20.00	\$20.00	\$20.00	
<b>Loan/Mortgage Fees</b>				
NSF Loan Fee	\$45.00	\$45.00	\$45.00	
Payout of Dealer Finance Loan	\$15.00	\$15.00	\$15.00	
Chattel Registration		See PBR		
Caveat		See PBR		
Application Fee	See PBR	N/A	N/A	
Interim Financing application <i>(new mortgage with First Calgary Financial)</i>	See PBR	N/A	N/A	
Interim Financing application <i>(not funding a new mortgage)</i>	See PBR	N/A	N/A	
Title Insurance or Mortgage LOC	See PBR	N/A	N/A	
<b>Night Depository Service</b>				
Night Deposit Disposable Bags	\$50.00	\$50.00	\$50.00	/year + GST
	\$0.25	\$0.25	\$0.25	/bag
<b>Photocopy Requests</b>	\$0.25	\$0.25	\$0.25	/page
<b>Research Fee (Bank Records)</b>	\$30.00	\$30.00	\$30.00	/hour or \$5 per item
<b>RSP Withdrawal Processing Fee</b> <i>(includes Classic Option withdrawals)</i>	\$25.00	N/A	N/A	each
Early Redemption Fee <i>(partial or full)</i>	\$50.00	N/A	N/A	each
Transfer to another institution <i>(partial or full)</i>	\$50.00	N/A	N/A	
<b>Safety Deposit Boxes</b>				
Annual Fees (pricing varies according to size)	\$30-\$250	\$30-\$250	\$30-\$250	/year + GST
Lost Key (per key)	\$15.00	\$15.00	\$15.00	+ GST
Drill SDB, replace both keys and door	Full Locksmith cost incl. GST + (\$25 + GST)			
<b>Statements</b>				
Duplicate (Statement and Images)	\$5.00	\$5.00	\$5.00	
Paper Statement Fee** (each All-in-One statement produced)	\$2.50	\$2.50	\$2.50	
Electronic Statement Fee	FREE	FREE	FREE	
<b>Stop Payment</b> – CDN account	\$15.00	\$15.00	\$15.00	
– US account	\$15.00	\$15.00	\$15.00	
<b>Term Deposits</b> - Early Redemption Fee <i>(partial or full)</i>	\$50.00	\$50.00	\$50.00	
- Classic Option redemption <i>(once per year)</i>	N/A	N/A	N/A	
<b>Transfers</b>				
Telephone/fax (between accounts)	\$4.00	\$4.00	\$4.00	
Telephone/fax US accounts (between US and CDN accounts)	\$5.00	\$5.00	\$5.00	USD
To another financial institution via Balance of Account form	\$20.00	\$20.00	\$20.00	
To another CU via Balance of Account form		FREE		
<b>Unqualified Items</b>				
US Cheque processed on a CDN account	\$2.00	\$2.00	\$2.00	
	\$10.00	\$10.00	\$10.00	
<b>Western Union Money Transfers***</b>				
Transfers up to \$300.99 CDN	\$5.00 + 1% of transfer amount			
Transfers between \$301 – \$999.99 CDN	\$5.00 + 1.75% of transfer amount			
<b>Wire Transfers – Incoming (CDN and US accounts)</b>				
Incoming wire transfer from another institution <i>(\$10 First Calgary Financial fee + min external processing fee of \$20)</i>	\$30.00	\$30.00	\$30.00	minimum
From other Credit Unions		FREE		
<b>Wire Transfers – Outgoing (CDN and US accounts)***</b>				
To Credit Unions In Alberta or Saskatchewan	\$15.00	\$15.00	\$15.00	
To Credit Unions in all other provinces, except Quebec	\$20.00	\$20.00	\$20.00	
To Credit Unions in Quebec, CDN / US Banks	\$30.00	\$30.00	\$30.00	
To US Banks from a First Calgary Financial USD account	\$30.00	\$30.00	\$30.00	USD
To Int'l Bank <i>(in currency of receiving country)</i>	\$30.00	\$30.00	\$30.00	
To Int'l Bank <i>(not using currency of receiving country)</i>	\$50.00	\$50.00	\$50.00	

\*Service Charges subject to change without notice

\*\*Some exceptions apply

\*\*\* Western Union also makes money from currency exchange.