

SERVICE CHARGES & FEES*

Please refer to specific account packages for service charge exemptions

Service Type	Charge			
	Personal	Business	Organization	
ATM Transactions				
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	
Access Fee Telephone and Online Banking (monthly)	\$1.00	\$1.00	\$1.00	remote banking fee
Accommodation Fee (transactions cleared causing unauthorized O/D)	\$45.00	\$45.00	\$45.00	
Accounts				
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	
Bill Payment Reversals: Recall Next Day	\$20.00	\$20.00	\$20.00	
Bill Payment Traces (Manual Payments)				
Successful to Account	\$6.00	\$6.00	\$6.00	
Branch/Member Error	\$25.00	\$25.00	\$25.00	
Bill Payment Traces (Electronic Payments)				
Successful to Account	\$15.00	\$15.00	\$15.00	
Branch/Member Error	\$25.00	\$25.00	\$25.00	
Bill Payments In-branch (Manual or Electronic)				
Online or Telephone Bill Payments	\$0.55	\$0.70	\$0.55	
Canada Revenue Agency (CRA)	FREE	FREE	FREE	
Mastercard Credit Card Payments (Credit Union card)	FREE	FREE	FREE	
Cards (and Card Services)				
Membercard or First Cheque Global Payment)				
Rush Card Request (CUETS)	\$35.00	\$35.00	\$35.00	
Mastercard Credit Card (Credit Union)				
Annual Fee		Varies with card		
CHOICE REWARDS		Varies with card		
Supplemental Card Fee		Varies with card		
Business Mastercard (with business name)	N/A	\$60.00	\$60.00	/year
First Cheque Global Payment Card				
Photo-Retrieval (member request)	\$5.00	\$5.00	\$5.00	/item
Chargebacks (Returned Item) - CDN account				
- US account	\$9.00	\$9.00	\$9.00	/item
	\$9.00	\$9.00	\$9.00	/item USD
Cheques				
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	/item
Counter Cheques	\$45.00	\$45.00	\$45.00	/sheet
Cheque Orders	\$1.00	\$1.00	\$1.00	
		Catalogue price		
Coin and Currency handling charge		Subject to negotiation based on volume		
Collection Items - Incoming				
- Outgoing (member request)	\$20.00	\$20.00	\$20.00	
	\$20.00	\$20.00	\$20.00	
Coverdrafts – Automatic Overdraft Transfer				
Unauthorized Overdraft Fee	\$4.00	\$4.00	\$4.00	
	\$7.50	\$7.50	\$7.50	/month (+ interest)
Customer AFT (CAFT)				
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)	

Draft/Official Order 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	
Electronic Transactions (POS, First Cheque, AFT)	\$0.55	\$0.70	\$0.55	/debit
Fax (priced per page)	\$1.00	\$1.00	\$1.00	
Hold Funds				
Non-Member at First Calgary branch	\$15.00	\$15.00	\$15.00	
First Calgary Member at Other CU	\$7.00	\$7.00	\$7.00	
Interac e-Transfers				
Outgoing	\$1.50	\$1.50	\$1.50	
Incoming	n/a	n/a	n/a	
Letter of Reference	\$20.00	\$20.00	\$20.00	
<i>(Bank Confirmation/Certification of Account Balance/Credit Check)</i>				
Letter of Guarantee	1% of Guarantee amount (minimum of \$250.00)			
Letter of Interest Earned / Paid	\$20.00	\$20.00	\$20.00	
Letter of Balances for Probate Purposes (as at Date of Death)	\$20.00	\$20.00	\$20.00	
Loan/Mortgage Fees				
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 (new mortgage with First Calgary Financial)	See PBR	N/A	N/A	
Interim Financing application (not funding a new mortgage)	See PBR	N/A	N/A	
Title Insurance or Mortgage LOC	See PBR	N/A	N/A	
Night Depository Service	\$50.00	\$50.00	\$50.00	/year + GST
Night Deposit Disposable Bags	\$0.25	\$0.25	\$0.25	/bag
Photocopy Requests	\$0.25	\$0.25	\$0.25	/page
Research Fee (Bank Records)	\$30.00	\$30.00	\$30.00	/hour or \$5 per item
RSP Withdrawal Processing Fee (includes Classic Option withdrawals)	\$25.00	N/A	N/A	each
Early Redemption Fee (partial or full)	\$50.00	N/A	N/A	each
Transfer to another institution (partial or full)	\$50.00	N/A	N/A	
Safety Deposit Boxes				
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)			
Statements				
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	
Stop Payment – CDN account	\$15.00	\$15.00	\$15.00	
– US account	\$15.00	\$15.00	\$15.00	
Term Deposits - Early Redemption Fee (partial or full)	\$50.00	\$50.00	\$50.00	
- Classic Option redemption (once per year)	N/A	N/A	N/A	
Transfers				
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	No charge			
Travelers Cheques				
Single Signature-CDN account (CDN, US, STR, EURO)	1% based on CDN Equivalent			
Single Signature-US account (US)	FREE			
Cheques for Two-CDN account (US)	1.75% based on US face value amount			
Cheques for Two-USD account (US)	FREE			
Unqualified Items	\$2.00	\$2.00	\$2.00	
US Cheque processed on a CDN account	\$10.00	\$10.00	\$10.00	
Western Union Money Transfers***	\$9.00 + 1% of transfer amount			
Wire Transfers – Incoming (CDN and US accounts)				
Incoming wire transfer from another institution (\$10 First Calgary Financial fee + min external processing fee of \$20)	\$30.00	\$30.00	\$30.00	minimum
From other Credit Unions	No Fee			
Wire Transfers – Outgoing (CDN and US accounts)***				
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 (in currency of receiving country)	\$30.00	\$30.00	\$30.00	
To Int'l Bank (not using currency of receiving country)	\$50.00	\$50.00	\$50.00	

*Service Charges subject to change without notice

**Some exceptions apply

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