



# SERVICE FEES

## PERSONAL ACCOUNTS

Design your account to suit your budget.

In most cases, service fees apply only to the transactions that exceed the limits of your account or Total Service Package.

A recurring direct deposit to your account qualifies you for the Unfee, which refunds most transaction fees every month.

### Chequing Accounts\*

#### Standard Chequing and Organization Accounts

Per cheque and pre-authorized debit .....	.75
In-branch withdrawals and transfers .....	.75
Credit Union and other ATM withdrawals .....	.55
INTERAC Direct Payment .....	.55

<b>Connect Account</b> – monthly fee .....	4.00
(Refunded through the Unfee every month)	

#### U.S. Dollar Account (personal)

Per cheque or withdrawal .....	1.00
(No charge with minimum monthly balance greater than \$1,000)	

\* For each Direct Deposit in a given month, Cambrian gives you one additional FREE Credit Union ATM withdrawal.

### Savings Accounts

#### Premium Savings\*

In-branch withdrawals and transfers** .....	1.50
Credit Union and other ATM withdrawals .....	1.50
Per pre-authorized debit*** .....	1.50
INTERAC Direct Payment .....	1.50

\* For each Direct Deposit in a given month, Cambrian gives you one additional FREE Credit Union ATM withdrawal.

\*\* All transfers made through Cambrian Internet Banking are free of charge.

\*\*\* Pre-authorized debits made to our insurance partner, CUMIS, are free of charge.



# SUMMARY OF ACCOUNT SERVICE FEES

## Total Service Packages

### Total Service Package 1\* – monthly fee ..... 7.00

(\$8 with overdraft protection)

If you make 3 or more ATM withdrawals or INTERAC Direct Payments per week, switch to Total Service Package 1 and save.

### Total Service Package 2\* – monthly fee ..... 10.00

More than \$40 of Cambrian value is yours with Total Service Package 2.

### Total Service Package 3\* – monthly fee ..... 16.50

Premium Total Service Package 3 offers unlimited Credit Union ATM withdrawals, INTERAC Direct Payments, Cambrian Online and Touchtone bill payments, chequing, regular traveller's cheques and more. Over \$50 of Cambrian value!

\* Standard chequing fees apply to transactions over the package limit.

## Miscellaneous Fees

### Automated Banking Machines (ATMs)

Credit Union and other ATM withdrawals  
(as per account charges)

Credit Union ATM deposits and transfers .....	N/C
INTERAC ATMs in Canada .....	2.00
Cirrus U.S. ATM withdrawals .....	3.50
Cirrus International ATM withdrawals .....	5.00

### Touchtone and Cambrian Online ..... N/C

Includes transfers and balance inquiries; exceptions are bill payments and stop payments if they are not included in your account or Total Service Package.

### Bill Payment

Touchtone and Cambrian Online .....	.50
Member over-the-counter .....	1.50
Non member over-the-counter .....	5.00
Post-dated payment .....	5.00
Utility bill payment recall on a best effort basis .....	25.00

### Transfer of Funds

Over-the-counter .....	according to account
By system .....	3.00
By telephone .....	5.00
Touchtone .....	N/C
Cambrian Online .....	N/C
ATM .....	N/C

### Traveller's Cheques

Regular .....	N/C
Cheques for two .....	.50/\$100

## Other

Certified cheque – member .....	10.00
Certified cheque – non-member .....	20.00
Collection items .....	35.00
Member to member transfer .....	.50
Stop payment (minimum) .....	10.00 – 40.00
Imaged cheque return .....	3.00
Non-personalized cheque processing .....	5.00
NSF cheque .....	40.00
Official cheque .....	6.50
Money order .....	6.50
Money order traces .....	20.00
U.S. drafts .....	6.50
Foreign drafts .....	6.50
Buy back-draft in hand .....	10.00
Wires to Canadian financial institution .....	25.00
Wires to U.S. financial institution .....	45.00
Wires to International financial institution .....	60.00
Incoming wires .....	10.00
Overdraft charge (per item) .....	interest plus 5.00
Overdraft protection (monthly) .....	1.00
Foreign currency orders .....	at cost

## Free Banking through the Unfee

If you have a recurring direct deposit to your Cambrian account, like a payroll or pension deposit, we will Unfee you by refunding the following service fees to your account every month:

- Monthly Total Service Package fee
- Credit Union ATM withdrawal fees
- Clearing cheque fees
- INTERAC Direct Payment fees
- Pre-authorized debit fees
- Over-the-counter withdrawal fees
- Online member to member transfer fees
- Bill payment fees through Cambrian Online, Touchtone and over-the-counter
- Monthly overdraft fee

At Cambrian, the Unfee is just one more way we thank you for your patronage.

# SUMMARY OF ACCOUNT SERVICE FEES

## Get \$1 Back Every Month

Cambrian will offer you \$1 per month for signing up for online statements at Cambrian Online. It's secure, easy to access at any time and faster than Canada Post, and we'll guarantee to store seven full years of statements online starting from the time you sign up. We reserve the right to limit the number of online rebates paid per member.

## Administration Fees

Duplicate receipts .....	3.00	Account closing – within six months of opening .....	15.00
Interest letters .....	20.00	Request to transfer to another financial institution .....	20.00
Personal account confirmations .....	20.00	Hold funds .....	5.00
Search of records		RSP or TFSA transfer out .....	50.00
• minimum charge .....	10.00	Rejected pre-authorized debit processing fee .....	5.00
• hourly rate for extensive searches .....	30.00	Estate processing fee .....	50.00
Interim statement (per page) .....	1.00	Safety deposit boxes (annual rental)	
Copy of statement items .....	1.50	5" x 1.5" .....	35.00
Photocopies .....	.50	5" x 2" .....	40.00
Fax copies .....	1.00	5" x 2.5" .....	45.00
Night deposit bags .....	0.15/bag	5" x 3" .....	48.00
Coin deposit (if rolled) .....	1.00/\$100	5" x 3.5" .....	50.00
• minimum charge .....	2.00	5" x 5" .....	70.00
Cambrian Direct set-up .....	5.00	10" x 3" .....	75.00
• amendments .....	2.00	10" x 5" .....	125.00
Inactive/unclaimed accounts (after 30 day notice)		10" x 10" .....	240.00
• \$25.00 and less .....	account balance	Key replacement .....	10.00 plus cost
• \$25.00 – \$50.00 (after 6 mos.) .....	1.00 per month	Drilling .....	25.00 plus cost
• \$50.00 – \$1000 (after 12 mos.) .....	1.00 per month		
After two years of inactivity, balance			
transferred to unclaimed accounts .....	20.00		
Thereafter .....	1.00 per month		

For more information, please contact your branch directly or visit the Cambrian Credit Union website at [www.cambrian.mb.ca](http://www.cambrian.mb.ca)

### Touchtone

Winnipeg: (204) 231-3001  
Selkirk: 1 (204) 482-4155  
Toll Free: 1 (877) 590-5936

### Cambrian Online

Web: [www.cambrian.mb.ca](http://www.cambrian.mb.ca)  
E-mail: [ccuinfo@cambrian.mb.ca](mailto:ccuinfo@cambrian.mb.ca)  
Toll Free: 1 (888) 695-8900

