

TRANSACTION FEES

These fees apply to all member accounts which do not have a package plan or are pay as you go. They also apply to transactions in excess of any plan package limits.

Fees on US Dollar accounts will be charged in US funds.

EVERYDAY TYPE TRANSACTIONS

Deposits	Free
In branch withdrawal	\$1.20
In branch transfer	\$1.20
In branch bill payment	\$1.20
Bill payment - same day reversal	\$10.00
Chequing clearing	\$1.20
Preauthorized debit	\$1.20
Preauthorized debit for YCU loan payments	Free
Transfer to term deposits	Free
Online/mobile transfer	Free
Online/mobile bill payment	\$0.90
Interac debit (point of sale)	\$1.20
Debit card cross border (point of sale)	\$1.20
Interac e-mail transfer	\$1.20
Received e-money transfer	Free
YCU ATM withdrawal	Free
Exchange Network ATM withdrawal	Free

OTHER ATM NETWORK FEES

These are network fees and additional fees may be levied by the owner of the ATM

ATM withdrawal at other Financial Institution	\$2.00
U.S./ International ATM withdrawal	\$4.00

FOREIGN CURRENCY

Sell currency other than US\$ to member	\$5.00
Buy currency other than US\$ from member	\$5.00
Buy/sell currency to non-member	\$10.00
Shipping fee added to buy/sell transactions over \$500 - min \$20*	Cost
Foreign currency cheque drawn on Canadian dollar account	\$20.00
ATM-Deposit of foreign currency cheque to Canadian\$ account**	\$10.00
Cheque Clearing US\$	\$1.20

* No Fee for Euro or GBP

**Exchange rates at current rates to convert to CND., are not included in this fee.

ACCOUNT INFORMATION

Mailed statement	\$2.50
E-statement	Free
Statement reprint	\$5.00
Interim statements	\$5.00
Cheque images included in mailed statements	Free
Historic statements greater than 12 months	\$10/mon.
Letter in good standing	\$15.00
Mortgage, loan, interest or misc. letter	\$15.00
Search for items (cheques, deposits, etc)	
Less than 90 days	\$5.00/item
Greater than 90 days	\$10.00/item
Multiple items or lengthy searches	\$40.00/hr, min. \$20.00
Bank confirmations	\$25.00
Audit certificates	\$25.00
Bill payment trace requests	Costs* min of \$25.00

CHEQUES

Deposit anywhere	Free
Certified cheque -member request	\$10.00
Certified cheque* non-member request	\$20.00
Bank drafts- CAD\$	\$7.50
Bank drafts- Foreign \$	\$12.00
Stop payment* full details provided	\$12.00
Stop payment* incomplete details provided	\$15.00
Charge backs	\$5.00
NSF cheques	\$35.00
Unauthorized overdraft per item	\$10.00
Post-dated cheques	\$2.50 per item
Incorrectly encoded pre-authorized debit	\$10.00
Personalized cheque order	Costs
Manual cheque clearing items	\$10.00

WIRES

Incoming (additional fees may be charged by other parties involved)	\$25.00
Outgoing	\$30.00
Outgoing: inquiries/tracing/cancellation/amendment	\$30.00
Priority Wire (non scheduled only)	\$10.00

MISCELLANEOUS FEES

Safety deposit box - where available		
Rental fee annually	Small	\$60.00
Rental fee annually	Medium	\$100.00
Rental fee annually	Large	\$175.00
Drilling		Cost
Key Replacement		Cost
Inactive Account After full 12 months - per year		
		\$55.00
Other fees		
Account closed within 90 days of opening		\$25.00
Courier/Registered Mail		Cost
RSP Withdrawal		\$40.00
Transfer of a registered plan to another institution (includes TFSA, RSP, RIF)		\$100.00
Tax Receipt Reprint		\$10.00
Transfer of account to another institution (BOA)		\$25.00
PAD origination trace/recall		\$15.00
Coverdraft on account •for Cheque /PAD		\$5.00
ATM debit/credit adjustment notice		\$2.00
Municipal property tax payment in addition to draft cost		\$5.00
Cheque Copy		\$1.50
Records search - per hour (min. 1/2 hour)		\$40.00
Withdrawal from Non-Redeemable Term Deposit***		\$100.00
Administer and Settle Estate Account		\$200.00
Legal Fees for Estate Settlement		Cost
Annual fee for registered account less than \$500 with no activity		\$25.00

*** Withdrawals only permitted in exceptional circumstances, at the discretion of YCU

CREDIT PRODUCTS

Overdraft protection	\$5.00/mon.
Mortgage. re-advancement	\$100.00
Mortgage discharge	\$350.00
Transfer of mortgage to other institution	\$350.00
Assignment fee	\$200.00
Property valuation for mortgage	\$400.00
Letter of credit	1%of limit, \$50.00min.
Loan extension /alteration fee	\$25.00
Bridge loan fee	\$150.00
NSF payments (YCU loan/mortgage payment)	\$35.00
Loan administration charge****	\$25.00

**** Applicable if member does not have active banking account with YCU

These rates are subject to change. Updated April 28, 2025