

Service Fees - Account-Related and Other Services¹

effective January 1st, 2025



CHEQUE, DEPOSIT AND PAYMENT PROCESSING

Corporate draft ² (oc)	\$8.50
USD or International draft ³	\$8.50
Foreign currency drawn on CAD account	\$20.00
Certified cheque (cc)	\$15.00
Certify member's cheque - non-member (=ncc)	\$20.00
Cheque sent on collection (=col)	\$25.00
NSF: non-sufficient funds (=ri, =naf)	\$50.00
NSF honoured (nf)	\$7.00
Overdraft transfer (od)	\$7.00
Monthly Overdraft Protection (when used)	\$5.00 + interest
Late loan payment (=lpy)	\$30.00
Stop payment cheque or AFT (sp)	\$15.00
Series of stop payments cheque or AFT (sp)	\$20.00
Stop payment on Corporate Draft	\$25.00
Chargeback	\$5.00
Post-dated items (=pd)	\$5.00

MOVING MONEY (CAD, USD & Foreign)

Me2Me Transfers	FREE
Online International Money Transfer	< \$500 - \$250; \$500+ FREE
Western Union® International Money Transfers (via Interac® e-Transfer)	\$5.00 + 1%
Wire transfer ⁴ - Incoming	\$25.00
Wire transfer ⁴ - Outgoing under \$10,000	\$35.00
Wire transfer ⁴ - Outgoing \$10,000 - \$49,999	\$40.00
Wire transfer ⁴ - Outgoing over \$50,000	\$60.00
Wire follow-up ⁵ - outgoing	\$35.00
Incoming wire return	\$30.00

CARD SERVICES

Member Card® debit card replacement (=rnc)	\$10.00
PIN Change - in-branch (FREE at ATM)	\$1.50

RECORD KEEPING AND SEARCHES

Monthly paper statement (chequing accounts)	\$2.50
Cancelled cheque retrieval (=chr)	\$5.00
Statement copies or history print (=ish)	\$5.00
Bill payment trace	\$20.00
Search of records (=rs)	\$25.00 / hr. (min.)
Search for copy of item	\$10.00 + Central 1 fee
Interest letter (=il)	\$25.00
Account verification letter (=bc)	\$15.00

INACTIVE ACCOUNTS AND CLOSING ACCOUNTS

Account closed within 90 days	\$20.00
Account balance transfer to another FI (=abt)	\$20.00
Inactive fee (2 years inactive) (=ian)	\$50.00
Inactive Registered Plan	\$50.00 / year
Dormant account fee (GL 450 06 24)	\$50.00 / year
Dormant account 5 and 10 yr. notice fee	\$30.00
Dormant negotiable instrument fee	\$50.00
RRSP/RRIF/TFSA transfer out (oct)	\$100.00
RESP transfer out	Partial \$195.00/hr Full \$100.00
RESP inactive closure fee	\$100.00
Estate T3 processing fee	\$220.00 / year

SAFE DEPOSIT BOX ANNUAL RENTAL⁶

X Small	\$50.00
Small	\$65.00
Medium	\$100.00
Large	\$115.00
X Large	\$175.00
XX Large	\$225.00
Replace lost key or drill box	cost

¹ Account-related fees apply to Personal, Business and Organization accounts and are subject to change without notice. HST included.

² Corporate Drafts limited free for members <18, 60+: 2 free per month.

³ USD Drafts limited free for members <18, 60+: 2 free per calendar year.

⁴ Wire Transfers - additional fees may be deducted by intermediary banks prior to the wire transfer arriving at its final destination; Tandia is unable to identify such fees in advance.

⁵ Wire follow-up fee applies to wire trace, recall, transfer, returned or amended.

⁶ Safe Deposit Boxes are available at the following Branches: Acton, Ancaster, Brantford, Georgetown & Upper Wentworth.

*EXCHANGE is a registered trademark licensed for use in Canada by Ficanex Service Limited Partnership.

*The WESTERN UNION name, logo and related trademarks and service marks are owned by Western Union Holdings, Inc. Used with permission.

January 1st, 2025