

Fee Schedule

Account-related transactions and other services

Fees are applied on personal and business account transactions for services listed below. Fees are charged immediately upon transaction completion and are in addition to fees which may be charged by third-party service providers, other financial institutions (FI) and intermediary banks. Creative Arts Financial is unable to identify such fees in advance. Fees are charged in CDN dollars except for U.S. accounts and incoming U.S. wire transfers where fees are applied in U.S. dollars.

ATM Network Fees Chequing and Savings Accounts			Wire Transfer (CDN, U.S. and International)		Safe Deposit Boxes and Night Deposit	
ATM type/location	FCU Fee	FI Surcharge				
THE EXCHANGE® Network ATM	\$0	no	Incoming	\$20	Small	\$50/year [†]
U.S. Allpoint Network ATM	\$0	varies by state	Outgoing up to \$20,000	\$25	Medium	\$75/year [†]
Interac® or non-THE EXCHANGE® Network ATM	\$3.50	yes	Outgoing \$20,000.01–\$50,000	\$50	Large	\$135/year [†]
U.S. Cirrus® or non-Allpoint Network ATM	\$3.50	yes	Outgoing \$50,000.01+	\$100	Extra large/jumbo	\$230/year [†]
International Cirrus® ATM	\$3.50	yes			Safe deposit box drilling	\$150 [†]
					Safe deposit box key replacement	\$25 [†]
					Business accounts — night deposit	\$45/year [†]
Cheques and Payment Processing			Record Keeping and Searches		Personal Lending Services	
Draft (official cheque) — CDN		\$10	Record search (minimum \$15 plus HST)	\$35/hour	<i>Additional fees may apply based on lending service details.</i>	
Draft — other currency		\$10	Letters and forms (member requested)	\$25	Loan or mortgage extension	\$40
Certified cheque		\$10	Bill payment	\$1.25	Late payment fee	\$50
Cheque in foreign funds drawn on CDN account		\$25	Bill payment trace/recall (within one year)	\$15	Mortgage transfer out	\$350
Stop payment		\$18	Bill payment trace/recall (greater than one year)	\$30	Mortgage discharge	\$350
Post-dated cheque held for deposit		\$5	Statement — official/in-branch duplicate copy	\$2		
Non-sufficient funds (NSF)		\$50	Bank confirmation	\$25	Business Accounts Online Banking	
Overdraft exception item		\$50			One-signer access	\$0
Overdraft transfer/handling		\$10	Dormant and Closed Accounts		Two-signer access	\$20/month
Overdraft protection fee		\$2.50	Dormant account (annual fee)	\$30		
Transfer of funds by telephone		\$4.50	Transfer account balance	\$20	Business Accounts Payment Stream AFT Fees	
Charge back		\$10	Account closed within 90 days	\$25	Originator setup	from \$150
Collection Item — CDN		\$20			Additional originator setup	\$75
Collection Item — other currency		\$30	Card Services		Transactions (debits and credits)	\$0.25
			Debit card replacement (after one free per year)	\$5	Data entry — manual release	\$10/file
			Foreign Currency Transactions		Data entry — auto release	\$50/month
			Debit card (including Debit Mastercard®)	\$0.95 plus 2% foreign exchange fee	File upload	\$10/file
					Hard token	\$50
			Business Accounts In-Branch Services		Soft token	no charge
			Cash deposit processing	\$2 per \$1,000*	Statement retrieval by FirstOntario	\$5
Registered Plans						
Registered product transfer out		\$100				
Settlement of registered plans for estates		fees may apply				