

iNova Credit Union Service Charges – Effective June 1<sup>st</sup>, 2018

Per Item Transaction Fee for Pay As You Go or Package Plan Overage

Transaction Fees	YOUR Chequing	YOUR Savings	YOUR US\$ Chequing (US Funds)
<b>YOUR Credit Union ATM, Exchange, and ACCULINK Network Withdrawal</b>	\$1.00	\$1.00	N/A
Interac Network (Domestic) ATM withdrawal	\$2.00	\$2.00	N/A
PLUS Network (International) ATM Withdrawal	\$3.50	\$3.50	N/A
Mastercard Debits	\$1.00	\$1.00	N/A
MemberDirect Online Banking – Transfer	\$1.00	\$1.00	N/A
MemberDirect Online Banking – Bill Payment	\$1.75	\$1.75	N/A
TeleService Telephone Banking – Transfer	\$1.00	\$1.00	N/A
TeleService Telephone Banking – Bill Payment	\$1.75	\$1.75	N/A
Direct Payment Purchase (Member Debit Card)	\$1.00	\$1.00	N/A
Pre-Authorized Payment	\$1.00	\$1.00	N/A
Automatic Transfers – Initial Set Up	\$1.00	\$1.00	N/A
In-Branch Cash Withdrawal	\$1.00	\$1.00	FREE
In-Branch Bill Payment	\$1.75	\$1.75	N/A
Cheque Withdrawal	\$1.00	\$1.00	FREE
Non-Encoded Cheque	\$5.00	N/A	\$5.00
Cheque – Stop Payment	\$12.00	\$12.00	N/A
Cheque Official	\$8.50	\$8.50	N/A
NSF Cheque	\$45.00	\$45.00	\$45.00
Interim Statement	\$3.00 Monthly/ \$5.00 Quarterly	\$3.00 Monthly/ \$5.00 Quarterly	\$3.00 Monthly/ \$5.00 Quarterly
Branch/System Generated Transfer (due to overdraft)	\$3.00	\$3.00	\$3.00

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Service Fees

Unauthorized Overdraft – Personal	\$5.00
Unauthorized Overdraft– Business	\$5.00
Chargeback Fee	\$15.00
Canadian Money Order	\$6.50
US\$\$ Money Order	\$8.50
Official Drafts	\$8.50
Bill Payment Trace Request	\$20.00
Account Search Charge (\$15.00 Min. Charge)	\$35.00/HR
Wire Payment – Canadian	\$34.00
Wire Payment – US\$ & Foreign	\$46.00
Wire Payment Trace Request	\$50.00
Foreign Currency Cheque Written on CAD\$ Account	\$10.00 USD
Email Money Transfer (e-transfer) Outgoing	\$1.50
Email Money Transfer (e-transfer) Incoming	FREE
Tax Free Savings Account and High Interest Savings Account Withdrawal	\$5.00
Inactive Fee	\$15.00 Notice Fee After Notice, \$5.00 Per Month
Safety Deposit Box	Small: \$45.00/Year Medium: \$60.00/Year Large: \$85.00/Year 1 Replacement key: \$25.00 Box Drilled: Cost of Driling
Registered Saving Plan Registered Income Fund Tax Free Savings Account <b>Transfer Out</b>	\$75.00

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**Personal Account Packages**

<b>Package Plan Name</b>	<b>Price</b>	<b>Changes for 2018</b>
YOUR Chequing – Pay As You Go	\$2.00	None
YOUR Savings	No monthly Fee Per Transaction cost	None
YOUR Chequing 15	\$5 Senior: FREE	None
YOUR Chequing 40	\$12.00 Senior: \$9.00	Includes 4 Free e-Transfers
YOUR Chequing Unlimited	\$25.00 Senior: \$18.75	Includes 10 Free e-Transfers
YOUR Chequing Electronic	\$10.00 Senior: \$7.50	Includes 5 Free e-Transfers
YOUR Chequing \$USD	\$2.00	None

**Business Account Packages**

<b>Package Plan Name</b>	<b>Price</b>	<b>Changes for 2018</b>
YOUR Business Chequing – Pay As You Go	\$2.00	None
YOUR Business Savings	FREE	No longer \$2.00 per month 2 Free transfers per month
YOUR Business Chequing 10	\$6.00	None
YOUR Business Chequing 20	\$15.00	2 free e-transfers per month
YOUR Business Chequing 55	\$40.00	4 free e-transfers per month
YOUR Business Chequing 85	\$60.00	8 free e-transfers per month
YOUR Business Chequing 125	\$95.00	10 free e-transfers per month