



Account Related Information and Administration Fees

The following fees are in addition to any applicable transaction fees.

Cheque/Payment Services	Fee
Cheque Certification	
Member	\$6.00
Non Member	\$15.00
Stop Payment	
Cheque	\$10.00
Pre-Authorized Payment	\$10.00
NSF items (cheques, pre-authorized payments)	
If returned NSF	\$32.00
If paid (plus overdraft interest charges*)	\$5.00
Chargeback (item deposited and return dishonoured)	\$5.00
Items Received on collections	
Collection from another Credit Union	\$20.00
Collection from another Financial Institution	\$35.00
Collection items Sent and Returned Unpaid	\$15.00
Cheque Not written in Currency of Account	\$5.00
Cashing Cheques (drawn on Me-Dian Credit Union) for non members	\$5.00
Cashing Government cheques (maximum \$1500) for non members	\$5.00
Primary Orders/Money Orders/Cheques	
Primary Order	\$5.00
Primary Order Non member	\$6.00
Money Order Canadian	\$5.00
Money Order Canadian Non member	\$6.00
Money Order USD**	\$5.00
Money Order USD** Non member	\$7.00
Lost Primary Order- Replacement Fee	\$10.00 plus new primary order fee
Counter Cheque	\$1.00
Other Account Services	
Utility Bill Payments	
In Branch Bill Payment Member	\$1.50
On line Bill Payment	\$0.50
Bill Payment Trace Request	\$10.35
Debit Card Replacement	
First Card issued	no charge
1 st Replacement Card	no charge
Replacement Card Thereafter	\$10.00
American Express Travellers Cheques	
Single Signature (CND and US Funds)	1%
Account Closures	
Within 90 days of opening	\$12.00
Balance of Account (close/transfer out to another Financial Institution)	\$10.00
Cheque Image Requests	
Within 90 days of statement delivered	\$1.00 per cheque
After 91 days of statement delivered	\$1.00 per cheque plus central costs
Copies of cheques deposited to member accounts	\$25/hr plus \$1.00 per item
Property Tax Confirmation	\$3.00
Personal Property Registry Fee	\$5.00 plus cost

About Our Accounts and Related Services
Effective December 3, 2011

Transfers

Automated transfer to cover cheque	\$3.00
Telephone/Fax/Mail	\$3.00
Wire Transfers***	
Incoming: Canadian funds from a Canadian Financial Institution	\$13.00
Incoming: US** funds from a US Financial Institution	\$13.00
Incoming : US** funds from a Canadian Financial Institution	\$25.00
Outgoing: Canadian funds to a Canadian Financial Institution	\$13.00
Outgoing: Canadian funds to a US Financial Institution	\$25.00
Outgoing: US** funds to a Canadian Financial Institution	\$25.00
Outgoing: Canadian funds to outside Canada/US**	\$30.00

Record Keeping

Interest paid or received letter request	\$15.00
Bank Account Confirmation	\$25.00

Voucher Search

-less than 90 days	no charge
-greater than 90 days	\$25/hr- \$15 minimum charge

Standing Orders

-initial set up	\$5.00
-each scheduled order	\$3.00
Statement Print in branch	\$1.00 per page
On line statement	no charge

Inactive/Dormant/Unclaimed Accounts

Non-reply to notice-Annual Maintenance Fee	\$25.00
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Business Related Fee's

Special Order Currency Supplied	at cost
New Line of Credit Application Fee	varies by application
New Business Term Loan/Mortgage Application Fee	varies by application
Temporary Line of Credit Increase	varies by application
Annual Line of Credit Review (limits \$10,000 or less)	\$100
Annual Line of Credit Review (limits over \$10,000)	\$200 plus central fee if applicable
Bank Account Confirmation	\$25.00
Interest Paid/Interest Received letter	\$15.00

Overdraft Protection

Overdraft protection is available on Chequing accounts, subject to credit approval. It covers cheques, pre-authorized payments, transfers between accounts, interact direct payment purchases, atm withdrawals, telephone payments/withdrawals, online transfers, bill payments up to our approved overdraft limit.

Note: Our standard rate of interest for overdrafts not covered by overdraft protection is 21% per annum, plus a \$5.00 fee for each overdraft transaction.

*interest rate of 21% per annum applies

**fee in US funds

***Foreign Bank fees and communication charges may apply. Fee may be charged in the currency of the payment source