

SERVICE FEES*

Miscellaneous

ATM Fees

Casera CU ATM withdrawals	FREE**
Casera CU ATM deposits	FREE**
Manitoba CU ATM (Acculink®) withdrawals	FREE**
Manitoba CU ATM (Acculink®) deposits	FREE**
Interac® ATM withdrawals	\$2
Cirrus ATM withdrawals	\$3.50
Circuit ATM withdrawals	\$5
Canadian CU ATM withdrawals55¢**
Canadian CU ATM deposits	\$1**

Bill Payments

Over the counter	\$2
Online, mobile and telephone50¢
Bill payment traces	\$30
Bill payment refunds and transfers	\$30

Transfer of Funds

Online, mobile and telephone	FREE
Branch telephone transfers	\$4
Coverdraft	\$3
Interac e-Transfer	\$1
Balance of account transfer out	\$25
Wire transfers	
Canadian, US, and international outgoing	\$40***
Canadian, US, and international incoming	\$15***
Wire transfer traces	\$30***

Note: Other fees may apply to wire transfers

Cheque Fees

Cheque certification for members	\$7
Cheque certification for non-members	\$15
Stop payment (cheques and pre-authorized debits)	\$12
NSF cheque returned	\$40
Overdraft fee (personal and business)	\$5
USD cheques cashed on Canadian accounts	\$10
Cheques cashed (non-members)	\$7
Chargebacks	\$5
Cheques copied	\$2.75
Credit union collections	\$20
Bank collections	\$35

Money Orders

Money orders	\$7
Money order traces	\$30
USD drafts	\$7***
USD draft traces	\$30***
Casera official cheques	\$7

Registered Plan Fees

RRSP duplicate receipts	\$5
T3 CRA filing fee	\$300
Transfer out fees (personal and business)	\$50

Note: Casera will pay up to \$50 for members transferring in Registered Plans. Any exceptions will be referred to a branch manager or head office

Safety Deposit Box Rental

		Club 55 or Unlimited
1.5" x 5"	\$35 + GST	\$30 + GST
2.5" x 5"	\$45 + GST	\$40 + GST
2.5" x 10"	\$70 + GST	\$65 + GST
5" x 5"	\$70 + GST	\$65 + GST
5" x 10"	\$110 + GST	\$105 + GST
10" x 10"	\$150 + GST	\$145 + GST

Replacement keys	\$30
Drilling to replace lock	\$400

Member Requests for Statement of Loan Interest Paid

Prior years	\$10
Current and previous calendar year	\$10

Note: Plus retrieval cost of \$25 per hour

Record Searches

5 items or less	\$3 per item
5 items or more (\$15 minimum)	\$30 per hour

Other

Closing account within 3 months of opening	\$10
Unclaimed account fee	\$45 annually
Buying and selling foreign currency through Travelex	\$5
Postdated deposits	\$2
MEMBER CARD® debit card replacement	\$5
Unpostable electronic debit and credit	\$5
Unencoded clearing items	\$5
Interim statements	\$2
Account confirmations (personal and business)	\$25
Night deposit bags	100 for \$15
In-branch statement printing	\$2 per statement
Photocopying and faxing50¢ per copy
Monthly e-statements for all accounts	FREE

**Fees subject to change without notice*

***As part of the national ding free® program, Casera members pay no surcharges at credit union and other participating ATMs across Canada for withdrawals, deposits, and balance inquiries.*

****USD transactions and fees charged in US currency*