

**CREDIT
UNION****VICTORY****EFFECTIVE AUGUST 1st, 2015**

Per Debit Fee	\$0.85	Electronic Statement	n/c
ATM Withdrawal	\$0.85	Monthly Statement with Image	\$3.00
ATM Transfer	\$0.85	Copy of Account Statement	\$5.00
ATM Bill Payment	\$1.00	Passbook	\$2/mth
Exchange ATM Withdrawal	n/c	Stop Payment	\$12.50
Interac ATM Withdrawal	\$1.50	On-line Bill Tracing	\$10.00
Plus ATM Withdrawal	\$3.00	Wire Transfer: Outgoing	\$40.00 +
Global Payment	\$0.85	Cash Foreign Chq	\$2.00
Online Banking Inquiry	n/c	Non Member Currency Conversion	\$2.00
Online Banking Transfer	n/c	Negotiate Chq in Different Currency than Account	\$6.00
Online Banking Bill Payment	\$1.00	USD Chq Drawn on CAD Account	\$6.00
Telephone Banking Inquiry	n/c	Chq drawn on non-Chequing account	\$4.00
Telephone Banking Transfer	\$0.85	Account Closed within 90 Days of Opening	\$20.00
Telephone Banking Bill Payment	\$1.00	Balance of Account Transfer	\$25.00
Direct Payment Purchase	\$0.85	Non-Posted items	\$4.00
Pre-Auth Payment	\$0.85	Non Encoded Chq	\$4.00
Overdraft Fee	\$5.00	Rejected Clearing Item	\$4.00
In Branch Cash Withdrawal	\$0.80	Chargeback	\$10.00
In Branch Bill Payment	\$2.00	Cheque Rec'd on Collection	\$20. min
In Branch Bill Payment - Non Customer	\$3.00	NSF cheque	\$48.00.
In Branch Transfer	\$0.85	Loan Extension	\$30.00
Cheque Withdrawal	\$0.85	Late Loan Payment	\$45.00
Inter Credit Union	\$0.85	RRSP Transfer Out	\$50.00
Automatic Funds Transfer	\$0.85	Voucher Search <90 days	\$5.00
Interac Online Payment	\$1.00	Voucher Search >90 days	\$25. /hr min.
Interac e-Transfer	\$1.50	Sundry Items	
Non-Member Chq Cashing	\$3.00	Safety Deposit Box - Small	\$40.00
Non-Member ATM	\$2.00	Safety Deposit Box - Medium	\$55.00
Official Cheque (credit union)	\$7.00	Safety Deposit Box - Large	\$65.00
Money Order: Canadian	\$7.00	Inactive Account : 1 year	\$2.25/mth
Money Order: USD	\$7.50	Inactive Account : 5 years	\$50.00
Official Cheque USD	\$7.50	Reference Letter: Account Balances	\$10.00
Certified Cheque: Customer	\$12.50	Reference Letter : Bank Verification	\$30.00
Certified Cheque: Non Customer	\$20.00	Reference Letter : Interest Earned	\$15.00
Deposit Anywhere	n/c	Fax Rec'd (Per Page)	\$2.00
		Fax Sent (First 5 Pages)	\$5.00

***Service charges subject to change without notice.**