

# GUIDE TO PERSONAL USER FEES

Effective September 15, 2022



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## TRANSACTION PLANS

TRANSACTION PLANS	BASIC	INTERMEDIATE	OPTIMUM	
	THE BASIC	THE INTERMEDIATE	THE UNLIMITED	THE UNLIMITED PLUS
	You make few transactions	You frequently use automated services	You need unrestricted access to your account	
Monthly base rate	\$3.95	\$8.95	\$13.95	\$21.95
Number of transactions included per month	12	30	unlimited	unlimited
No base rate with a minimum monthly balance <sup>1</sup>	>= \$1,500	>= \$2,500	>= \$4,000	>= \$5,000
<b>Account maintenance charges</b>				
Account statement	\$0.00	\$2.30	\$2.30	\$2.30
<b>Transactions included</b>				
Stop payment	N/A	N/A	NO	NO
Credit card	N/A	N/A	NO	NO
Certified cheques (exception only) <sup>2</sup>	N/A	N/A	NO	YES
Personalized cheques	N/A	N/A	NO	YES
Cheque	YES	YES	YES	YES
Direct payment	YES	YES	YES	YES
Preauthorized payment (direct withdrawal)	YES	YES	YES	YES
Discount on safety deposit box (annual)	NO	NO	NO	\$15
Interim account statements	YES	YES	YES	YES
Remittance of cashed items	NO	NO	NO	YES
Service by Internet	YES	YES	YES	YES
Bank drafts (all currencies)	NO	NO	NO	YES
Counter transactions	YES	YES	YES	YES
ATM or online transactions	YES	YES	YES	YES
*Cirrus and *Plus ATM transactions	NO	NO	NO	NO
Interac ATM transactions	NO	NO	NO	NO
Automatic transfers (within folio)	YES	YES	YES	YES
*Interac e-transfers	unlimited	unlimited	unlimited	unlimited
View cheque images online	NO	NO	NO	YES
<b>Fees for surplus and not-included transactions</b>				
Counter withdrawals and transfers	\$1.25	\$1.25	N/A	N/A
Bill payment at the counter	\$2.25	\$2.25	N/A	N/A
Cheque	\$1.25	\$1.25	N/A	N/A
Automated operation (online or ATM)	\$1.25	\$1.25	N/A	N/A
Preauthorized payment	\$1.25	\$1.25	N/A	N/A
Interim account statements	\$0.00	\$0.00	N/A	N/A
Direct payment	\$1.25	\$1.25	N/A	N/A
Automatic transfer	\$1.25	\$1.25	N/A	N/A

The following transaction plans are no longer offered but will remain effective for members who have one of them.

The Economy plan for \$3.45/month includes 7 transactions (excluding teller transactions). This plan is free if you maintain a minimum monthly balance of \$1,000. A paper or online account statement is included. The Mid-level plan for \$6.95/month includes 25 transactions. This plan is free if you maintain a minimum monthly balance of \$2,000. The Autonomous Plus plan for \$10.95/month includes 40 transactions. This plan is free if you maintain a minimum monthly balance of \$3,000.

\* For seniors **59 years and over** (Discount of \$4 applies to per transaction fees and to available monthly plans).

\*\* Merit Service<sup>3</sup>.

<sup>1</sup> The fee for the monthly plan will be waived if you maintain your plan's required minimum monthly balance in your personal chequing account or Build-Up Savings account throughout the entire month.

<sup>2</sup> Only offered with the following two exceptions: 1- When submitting a bid to the province of NB which accepts only the checks concerned; 2- When dealing with certain situations regarding clearing or when the clearing center (CDC) requests to target a copy of check.

<sup>3</sup> For people born before April 1<sup>st</sup>, 1943, (grandfather clause), there are no transaction fees for the following services: personalized cheque orders (Merit model, 100 cheques per year), CAD/USD draft/money order, and annual discount of \$5.00 for safety deposit box rental. Services not available with Inter-Caisse.

## SAVINGS ACCOUNTS

	SAVINGS ACCOUNTS WITH CHEQUING PRIVILEGES				SAVINGS ACCOUNT		
					WITHOUT CHEQUING PRIVILEGES	HIGH INTEREST WITH OR WITHOUT CHEQUING PRIVILEGES	HIGH- YIELD
	PERSONAL SAVINGS ACCOUNTS NO INTEREST	BUILD-UP SAVINGS ACCOUNT	BUILD-UP SAVINGS ACCOUNT	HIGH-YIELD ACCOUNT	REGULAR SAVINGS ACCOUNT DAILY INTEREST ACCOUNT	ONLINE	ENHANCED INVESTMENT ACCOUNT
	CAN\$	CAN\$	US\$	CAN\$	CAN\$	CAN\$	CAN\$
<b>Number of free transactions per month</b>							
With a minimum balance <sup>4</sup>	N/A	N/A	unlimited if average balance >or = \$1,000	unlimited if > or = \$25,000	N/A	N/A	N/A
<b>Account maintenance charges</b>							
Account statement <sup>5</sup>	\$2.30	\$2.30	\$2.30	\$2.30	\$0.00	\$0.00	\$0.00
Virtual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Deposit at the counter and at the ATM (DEP, NBD, ATD, SAL)</b>							
<b>Direct deposit</b> (IDD, DD, IDF)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
<b>Cheque</b> (CHQ, CCQ)	\$1.25	\$1.25	\$1.25	\$1.50	N/A	N/A	N/A
<b>Withdrawal</b>							
Counter (WD, NBW)	\$1.25	\$1.25	\$1.25	\$1.50	\$1.25	N/A	\$0.00
ATM (ATQ, ATW, SCD)	\$1.25	\$1.25	N/A	\$1.50	\$1.25	N/A	\$0.00
<b>Transfer</b>							
Counter (TTR)	\$1.25	\$1.25	\$1.25	\$1.50	\$1.25	N/A	\$0.00
Automated teller (ATT)	\$1.25	\$1.25	N/A	\$1.50	\$1.25	N/A	\$0.00
Internet (ACT, TDA, WWT, WMT, WDT, TIC)	\$1.25	\$1.25	\$1.25	\$1.50	\$1.25	\$0.00	\$0.00
Internet (IFT)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Automatic transfer between accounts (TR)	\$0.00	\$0.00	N/A	\$0.00	\$0.00	\$0.00	\$0.00
Automatic transfer between folios (TFF) and (TFC) – payment system	\$1.25	\$1.25	N/A	\$1.50	\$1.25	N/A	\$0.00
Automatic transfer between folios (TF) – savings transfer	\$0.00	\$0.00	N/A	\$1.50	\$0.00	\$0.00	\$0.00
*Interac e-transfers (withdrawal fee may applied)	\$0.00	\$0.00	N/A	\$0.00	\$0.00	N/A	N/A
<b>Bill payment</b>							
Counter (including withdrawal fees) (CCB)	\$2.25	\$2.25	\$2.25	\$2.50	\$2.25	N/A	N/A
ATM without envelope (ATI)	\$1.25	\$1.25	N/A	\$1.50	\$1.25	N/A	N/A
Internet (ACB, DAB, WWB)	\$1.25	\$1.25	N/A	\$1.50	\$1.25	N/A	N/A
<b>Preauthorized payment</b> (DW, PAW)	\$1.25	\$1.25	N/A	\$1.50	N/A	N/A	N/A
<b>Direct payment</b> (PUR, PAP, PWL)	\$1.25	\$1.25	N/A	\$1.50	\$1.25	N/A	N/A
<b>Line of credit payment</b>							
Automated (TAL)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Counter (PMT)	\$0.00	\$0.00	\$0.00	N/A	\$0.00	N/A	N/A
Automated Teller (ATP)	\$0.00	\$0.00	N/A	\$0.00	\$0.00	N/A	N/A
Internet (CCP, WWP)	\$0.00	\$0.00	N/A	\$0.00	\$0.00	N/A	N/A
<b>Interim account statements</b>	\$0.00	\$0.00	N/A	\$0.00	\$0.00	N/A	N/A
<b>Credit interest</b>	N/A	See the Rate sheet					

<sup>4</sup> The fee for the monthly plan will be waived if you maintain your plan's required minimum monthly balance in your personal chequing account or Build-Up Savings account throughout the entire month.

<sup>5</sup> Free with a transaction plan if applicable.

## INVESTMENT ACCOUNT (CAN\$)<sup>6</sup>

RETIREMENT SAVINGS ACCOUNT	
<b>Preauthorized withdrawal program</b>	
RRIF/LIF registered account	\$0.00
Change annuity	\$25.00 1 free <sup>7</sup>
<b>Partial or total withdrawal charges</b>	
RRSP/LIRA registered account	\$0.00 <sup>8</sup>
RRIF/LIF registered account	\$0.00
<b>Charges to transfer between institutions RRSP/LIRA or RRIF/LIF registered account</b>	
Caisse institutions (or subsidiary for competition)	\$0.00
Non-caisse institutions (or non-subsidiary for competition) (HST)	\$100.00
<b>Account management fees (GIC and RS RRSP) (HST)</b>	\$0.00
REGISTERED EDUCATION SAVINGS PLAN (RESP)	
Annual administration charges (HST)	\$0.00
Change beneficiary (HST)	\$0.00
Change underwriter (HST)	\$0.00
Transfer to Caisse institutions (or subsidiary for competition)	\$0.00
Transfer to non-Caisse institutions (or non-subsidiary for competition) (HST)	\$100.00
Partial withdrawal or closing (HST)	\$0.00
TAX-FREE SAVINGS ACCOUNT (TFSA)	
Annual management charges (HST)	\$0.00
Transfer to Caisse institutions (or subsidiary for competition)	\$0.00
Transfer to non-Caisse institutions (or non-subsidiary for competition) (HST)	\$100.00

<sup>6</sup> Mutual funds are offered through Credential Asset Management Inc. Mutual funds, other securities and securities related financial planning services are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered trademark owned by Aviso Wealth Inc.

<sup>7</sup> A transfer can be made for one or more certificates that expired on the same date.

<sup>8</sup> No fees or interest penalty for transferring to an HBP or LLP.

## SPECIFIC ACCOUNTS FOR AGE 0 TO 25 YEARS

	CAISSE SCOLAIRE UP TO AGE 14	0 TO 17 YEARS OLD	FULL-TIME POSTSECONDARY STUDENTS	YOUNG WORKERS AGED 18 TO 25 YEARS
Monthly base rate	free	free	\$13.95 discount on the unlimited Plus <sup>9</sup> plans	
Number of transactions included	unlimited	unlimited	unlimited	unlimited
<b>Transactions included</b>				
Cheques	NO	YES	YES	YES
Direct payment	YES <sup>10</sup>	YES	YES	YES
Preauthorized payment (direct withdrawal)	NO	YES	YES	YES
Internet Service	School Caisse website <sup>11</sup>	AccèsD	YES	YES
Counter transactions	YES	YES	YES	YES
ATM transactions	YES <sup>12</sup>	YES	YES	YES
Online transactions	NO	YES	YES	YES
®Cirrus and ®Plus ATM transactions	NO	NO	NO	NO
®Interac ATM transactions	NO	NO	NO	NO
Automatic transfers	N/A	YES	YES	YES
®Interac e-transfers	N/A	unlimited	unlimited	unlimited

<sup>9</sup> The Unlimited Plan will be \$0 and the Unlimited Plus will cost only \$8 per month.

<sup>10</sup> They must first go to their business location accompanied by a parent to apply for an ATM card. It is also important to define purchase and ATM withdrawal authorization limits with assistance from a UNI advisor.

<sup>11</sup> Via the School Caisse website, children can have access to view their account balance, recent transactions, bank account details and monthly statements.

<sup>12</sup> Deposit and withdrawal. It is important to define purchase and ATM withdrawal authorization limits with assistance from a UNI advisor.

## ADDITIONAL SERVICES (IN CAN\$)

<b>Cash withdrawal (HST)<sup>13</sup></b>			
Bills			\$0.40/100 bills
Coins			\$0.15/roll
<b>Notary public service</b>			no fee
<b>Debit card – personal</b>			free
<b>Certified cheque (exception only)<sup>14</sup></b>			\$15.00
<b>Traveller's cheques (Cashing – member)</b>			\$0.00
<b>Cheque issued against an account without cheque-writing privileges</b>			N/A
<b>Cheque kept for future cashing (excluding CHQ fees)</b>			\$5.00
<b>Irregular cheque (non-encoded, mutilated, crossed out, non-qualified – excluding CCQ and CHQ fees)</b>			\$5.00
<b>Safety deposit box depending on the availability (annual rental + HST)</b>			
1 ½" x 5"	\$45.00		
2 ½" x 5"	\$60.00		
3 ½" x 5"	\$70.00		
2 ½" x 5"	\$95.00		
5" x 5"	\$105.00	Lost key	\$30.00 charge incurred
5" x 10"	\$185.00	Two lost keys	charges incurred
6" x 3"	\$70.00	Legal requirement to open safety deposit box	charges incurred
10" x 10"	\$275.00	Safety deposit box inventory	\$35.00/hour
12" x 3"	\$75.00		
12" x 3 ½"	\$75.00		
15" x 5"	\$180.00		
21" x 20"	\$320.00		
<b>Cheques orders (batch of 4, 12, 50 and more personalized cheques (TVH)</b>			supplier's cost
<b>Clearing by manual transfer from the caisse</b>			\$5.00
<b>Stop payment order</b>			
<i>With complete information (date, amount and beneficiary name)</i>			
Counter or phone			\$13.00
Online (AccèsD)			\$12.00
With partial information			\$20.00
<b>Account overdraft – no overdraft protection (monthly interest rate)</b>			21%
<b>Account overdraft – with overdraft protection</b>			N/A
<b>Duplicate T5 and relevé 3 slips</b>			\$5.00
<b>Plastic pouch for passbook (HST)</b>			free
<b>Rigid plastic case for multi-service card (HST)</b>			free
<b>Closing an account</b>			
Less than 90 days			\$20.00
More than 90 days			\$0.00
Upon request of another institution			\$20.00
<b>Mortgages</b>			
Mortgage legal fees (modification, waiver buy borrower, discharge)			\$250.00
Registration fee per PID <sup>15</sup>			\$85.00
Refinancing or increased of Title insurance   FCT <sup>16</sup>			charge incurred, discharge fee of \$85 per PID <sup>15</sup>

<sup>13</sup> The caisse reserves the right to charge additional fees for large deposit volumes or to modify the plan. To exchange cash, additional fees (deposit contents) will be charged for shipping.

<sup>14</sup> Only offered with the following two exceptions: 1- When submitting a bid to the province of NB which accepts only the checks concerned; 2- When dealing with certain situations regarding clearing or when the clearing center (CDC) requests to target a copy of check.

<sup>15</sup> Parcel identifier number (PID).

<sup>16</sup> FCT is the business name we use and includes FCT Insurance Company Ltd., the Canadian Branch of First American Title Insurance Company, First Canadian Title Company Limited, affiliates and subsidiaries.

<b>Inactive account</b>	
After 1 year	\$0.00
2 years and more	\$50.00
<b>Files charges</b> ( <i>follow up unpaid property tax</i> )	\$10.00
<b>ATM at another institution (network charges excluding withdrawal charges)</b>	
®Interac	\$1.50
®Plus or Cirrus (North America)	\$3.00
Exception: for Desjardins Bank ATMs	\$0.00
®Plus or ®Cirrus or another network (outside North America)	\$5.00 <sup>17</sup>
<b>Information or confirmation of one of the following items (balance/charges/interest/transactions)</b>	
By phone or at the counter	free
In writing (standard format or personalized letter)	\$35.00/hour
<b>Insufficient funds (NSF cheque, preauthorized payments)</b>	\$45.00
<b>Open and/or processing of an estate file</b>	
With no retirement savings	Price calculated based on administrative costs
With retirement savings	
<b>Bill payment at the counter for non-member of institution</b>	\$3.50
<b>Direct payment outside Canada (excluding withdrawal charges)</b>	\$0.00
<b>Photocopy/fax of caisse/branch document (HST)</b>	\$0.00
<b>Financial planning<sup>18</sup> (HST)</b>	\$0.00
<b>Research, legal document, reconstruction<sup>19</sup></b>	\$5.00
<b>Cheque collection</b>	
Send a cheque for collection (in Canada)	\$15.00
Receive a cheque for collection	\$35.00
<b>Account statement</b>	
<b>Weekly paper</b>	
Without cheque images	\$1.00
With paper cheque images	\$2.60
With online cheque images	\$1.10
<b>Monthly paper</b>	
Without cheque images	\$2.30
With paper cheque images	\$3.50
With online cheque images	\$2.00
<b>Virtual</b>	
Without cheque images	\$0.00
With paper cheque images	\$2.00
With online cheque images	\$2.00
<b>Duplicate</b>	\$5.00
<b>Payment deferral</b>	\$45.00
<b>Return of a cashed or deposited item</b>	
Individual member	\$0.00
Written notice	\$0.00
Telephone call	\$5.00
<b>Coin roller (HST)</b>	\$0.50/10 rollers
<b>Bank draft in Canadian dollars</b>	
Issuing	\$7.50
Photocopy for proof of cashing	\$10.00
Reimbursement or replacement in case of loss or theft	\$10.00
<b>Administrative work requested by a member, a third party or due to the absence of a member</b>	\$35.00/hour min. \$17.50
<b>Verification of a cheque with an institution (insufficient funds)</b>	\$0.00
<b>Transfer</b>	
Call from a member (excluding TTR charges)	\$0.00
®Interac e-transfers (withdrawal fee may applied)	\$0.00
Setting up an automatic transfer between folios	\$0.00

<sup>17</sup> Free for Cr dit Mutuel ATMs

<sup>18</sup> Financial planning services are provided exclusively by caisse network financial planners and are used to establish an objective financial plan and an overall view of financial planning.

<sup>19</sup> Fees for supporting document searches and restoration are not taxable. A search or an investigation at the request of a member or a third party and supported by subpoena is not subject to fees.



## CURRENCY TRANSACTIONS

<b>Purchase and sale of US currency</b>	
Member	free
Non-member	\$5.00
<b>Purchase and sale of currencies other than American</b>	
Member	\$3.50
Non-member	\$5.00
<b>Issuance of an American dollar cheque on a Canadian dollar account</b>	\$17.00
<b>Cashing or deposit of cheques, money orders or drafts in a Canadian dollar account</b>	
US currency	\$2.50 per deposit or cashing
Other currency	\$12.00 per deposit or cashing <sup>20</sup>
<b>Bank draft in US or other currency</b>	\$7.50
<b>Direct deposit to other institution</b>	min \$4.00 max \$12.50
<b>Funds transfer (SWIFT)</b>	\$15.00 <sup>21</sup>

<sup>20</sup> \$12.00 fees are charged for each deposit of more than one item (cheque, money order or draft) if these items are denominated in a foreign currency and are from the same country.

<sup>21</sup> All SWIFT payments will cost \$15, regardless of method (in person or through AccèsD Affaires), amount or destination. SWIFT payments to a Desjardins Bank account will be just \$7.50.

## LEGAL NOTES

### Law on tied selling

UNI Financial Cooperation cannot force a client to buy a product that they do not want. A UNI employee cannot require you to buy a product by exerting pressure or by indicating that a certain product does not work without another one.

As an example, an advisor cannot refuse to give you a loan on the pretext that you have not taken out life insurance or loan repayment insurance. In the same way, he or she cannot refuse you an investment loan if you do not invest with UNI.

These sales practices are prohibited by the Bank Act, and section 459.1 of the Act requires us to inform clients that this practice is prohibited.

However, UNI Financial Cooperation allows its clients to obtain products at a reduced cost. Therefore as a client, you hold or you are preparing to acquire more products from our institution. It is possible that we may be able to offer you advantages on the interest rate or on the costs of our services. This practice is not prohibited by the Act. This is what is called preferred pricing and an integrated offer of products and services

In order to ensure that the money that we manage for you is safe, UNI advisors must manage the credit risk. In certain situations, we can ask our clients to provide us with guarantees or to agree to buy products and services from UNI before we are able to grant a loan. The reasons for such a request will be justified and explained.

In this way, each client makes an informed decision and UNI employees ensure that the risk is managed in a sound manner. This practice is perfectly legal. It is normal for us to ensure that all clients receive quality service and that the risk is well managed.

**Making a complaint:** For more details, go to [uni.ca/complaint](http://uni.ca/complaint)

### Notice of changes to costs listed in the current guide

Any change will be communicated to you 60 days before the effective date by means of a poster at UNI Financial Cooperation branches, business locations, or automatic tellers or by making a new notice or a new guide available to you at a business location or on our website, [uni.ca](http://uni.ca).

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### Disclaimer

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Résumé des changements « Particulier et Entreprise » liés aux frais de service en vigueur le 1<sup>er</sup> juillet 2020.

Summary of service charges modifications effective on July 1<sup>st</sup>, 2020 for personal and business.

PARTICULIER	PERSONAL	Frais actuels Current Fees	Au 1 <sup>er</sup> juillet 2020 On July 1 <sup>st</sup> , 2020
<b>COMPTE À HAUT RENDEMENT</b> Tarif par transaction non incluse	<b>HIGH-YIELD ACCOUNT</b> Fees for not-included transactions		
Retrait guichet automatique	Withdrawal ATM	1,25 \$	1,50 \$
Chèque (DCN)	Cheque	1,25 \$	1,50 \$
<b>Virements</b> Guichet automatique AccèsD Automatisés	<b>Transfers</b> ATM AccèsD Automatics	1,25 \$	1,50 \$
<b>Paiement de facture</b> AccèsD Comptoir Guichet automatique	<b>Bill payment</b> AccèsD	1,25 \$	1,50 \$
	Counter	2,25 \$	2,50 \$
	ATM	1,25 \$	1,50 \$
Paiement préautorisé	Pre-authorized payment	1,25 \$	1,50 \$
Paiement direct	Direct payment	1,25 \$	1,50 \$
<b>COMPTE DE PLACEMENTS REER/CRI/FRV/FERR</b>	<b>INVESTMENT ACCOUNT RRSP/RRIF/LIF/CRI</b>		
Transfert institution hors caisse (ou hors filiale pour la concurrence)	Transfer to non-Caisse institutions (or non-subsidiary for competition)	50,00 \$	100,00 \$
Frais de retrait partiel ou total	Partial or total withdrawal charges	50,00 \$	0,00 \$

ENTREPRISE	BUSINESS	Frais actuels Current Fees	Au 1 <sup>er</sup> juillet 2020 On July 1 <sup>st</sup> , 2020
<b>COMPTE AVEC OPÉRATIONS</b>	<b>CHEQUING ACCOUNT</b>		
<b>Virements</b> Guichet automatique AccèsD Affaires (inter-comptes, inter-folios)	<b>Transfer</b> ATM	1,10 \$	1,25 \$
	AccèsD Affaires (between accounts, between folios)	1,00 \$	1,10 \$
<b>FORFAITS TRANSACTIONNELS À TARIFS MENSUELS</b>	<b>TRANSACTION PLANS MONTHLY FEES</b>		
<b>Forfait transactionnel 10 deviendra le « Forfait transactionnel 20 »</b> Virement Interac (ajout au forfait) Chèque (retiré du forfait)	<b>Transaction plan 10 will become “Transaction plan 20”</b> <i>Interac</i> e-Transfer (add to transaction plan) Cheque (took of transaction plan)	5,95 \$	5,95 \$
<b>Forfait transactionnel 30 deviendra le « Forfait transactionnel 35 »</b> Virement Interac (ajout au forfait)	<b>Transaction plan 30 will become “Transaction plan 35”</b> <i>Interac</i> e-Transfer (add to transaction plan)	23,95 \$	24,95 \$
<b>Numéraire</b> Billets Monnaie	<b>Cash</b> Bills	2,20 \$/1 000 \$	2,25 \$/1 000 \$
	Coins	2,20 \$/100 \$	2,25 \$/100 \$

PARTICULIERS ET ENTREPRISES	PERSONAL AND BUSINESS	Frais actuels Current Fees	Au 1 <sup>er</sup> juillet 2020 On July 1 <sup>st</sup> , 2020
<b>TRANSFERT DE FOND</b>	<b>FUND TRANSFERS</b>		
<b>Expédié à l'étranger (SWIFT)</b> AccèsD / comptoir Desjardins Bank	<b>Sent abroad (SWIFT)</b> AccèsD / Counter Desjardins Bank	max. 80 \$ 10,00 \$	15,00 \$ 7,50 \$
	<b>Direct deposit</b> États-Unis International Desjardins Bank	8,50 \$ 12,50 \$ 7,50 \$	7,50 \$ 8,00 \$ 5,00 \$
<b>COFFRET DE SÛRETÉ</b>	<b>SAFETY DEPOSIT BOX</b>		
5" X 5"	5" X 5"	95,00 \$	105,00 \$
5" X 10"	5" X 10"	165,00 \$	185,00 \$

Pour toute question relative aux frais de service, veuillez communiquer avec votre lieu d'affaires ou rendez-vous sur uni.ca. | For additional information on service charges, contact your business location or visit uni.ca.

**Renonciation**  
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