

GUIDE TO SERVICE CHARGES ON FINANCIAL SERVICES FOR BUSINESSES

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BUSINESS TRANSACTIONS PLANS

	Monthly Fees ¹
Transaction plan 20 <ul style="list-style-type: none"> • 20 automated transactions² • Unlimited deposits at caisse point-of-sale terminals • Virtual monthly statement • Virtual cheques • Charge per item deposit³ 	\$5.95
Transaction plan 35 <ul style="list-style-type: none"> • 35 automated transactions² • Unlimited deposits at caisse point-of-sale terminals • Virtual monthly • Virtual cheques • No charge on deposits up to: 15 items, \$3,000 in bills and \$100 in coin⁴ 	\$24.95
Transaction plan 55 <ul style="list-style-type: none"> • 55 automated transactions or at counter • Unlimited deposits at Caisse point-of-sale terminals • Virtual monthly statement • Virtual cheques • No charge on deposits up to: 40 items, \$8,000 in bills and \$100 in coin³ 	\$40.00
Transaction plan 75 <ul style="list-style-type: none"> • 75 automated transactions or at counter • Unlimited deposits at Caisse point-of-sale terminals • Virtual monthly • Virtual cheques • No charge on deposits up to: 40 items, \$8,000 in bills and \$200 in coin³ 	\$53.95
Transaction plan 100 <ul style="list-style-type: none"> • 100 automated transactions or at counter • Unlimited deposits at Caisse point-of-sale terminals • Virtual monthly • Virtual cheques • No charge on deposits up to: 70 items, \$8,000 in bills and \$200 in coin³ 	\$73.95
Transaction plan 300 <ul style="list-style-type: none"> • 300 automated transactions or at counter • Unlimited deposits at Caisse point-of-sale terminals • Virtual monthly • Virtual cheques • No charge on deposits up to: 100 items, \$25,000 in bills and \$250 in coin³ 	\$175.00

¹ Fees subject to change without notice. Fees for additional transactions range from \$1 to \$2.50. For transaction plans fees of \$0.22/item, \$2.25/\$1,000 in bills and \$2.25/\$100 in coin will be charged for additional deposits.

² Teller transactions are not included in transaction plans 20 and 35 (additional fees apply).

³ 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.

COMMUNITY PLAN⁴

Exclusive offer for non-profit humanitarian organizations ⁵	Monthly Fees
Community plan <ul style="list-style-type: none">• 25 transactions:<ul style="list-style-type: none">— 3 teller transactions— 22 automated transactions— Deposit type: 50 instruments, \$5,000 in bills, \$500 in coins• Online monthly statement a• Virtual cheques• Unlimited number of deposits at Caisse point-of-sale terminals• If you maintain a balance of \$25,000: transaction double to 50 (3 teller transactions and 47 automated transactions)	\$2.95

⁴ The fees in effect are applied on excess transactions: \$0.80/automated transaction.

⁵ Some eligibility conditions apply. Check with your caisse to see if your organization qualifies.

PER TRANSACTIONS FEES

REGULAR TRANSACTIONS

CHEQUING ACCOUNT	FEES
Monthly management fee <i>No management fees if the average monthly balance is \$2,000 or more, or you subscribe to a transaction plan.</i>	\$7.00
Cheques	\$1.25
Withdrawal	
Counter	\$1.25
ATM	\$1.10
ATM outside Canada (Plus network)	\$3.00
Deposit⁶	
Counter	\$1.25
ATM	\$1.10
Direct deposit	\$1.00
Mobile deposit	free
Interac e-Transfer ⁷ send	\$1.00
Cash	
– bills	\$2.25/\$1,000
– unsorted bills	\$2.50/\$1,000
– coin	\$2.25/\$100
– item and cheque deposited	\$0.22
Direct payment	\$1.00
Bill payment	
Counter (include withdrawal charges)	\$2.25
ATM My Profile (Internet)	\$1.10
Preauthorized payment	\$1.00
Transfer	
Counter	\$1.25
ATM	\$1.25
MY PROFILE (Internet)	\$1.10
Automated	\$1.00
Transfer of funds to another financial institution	\$1.00
Interac e-Transfer ⁷ received	\$1.00
Automated loan repayment no fee	no fee
SPECIALIZED SERVICES	
Direct deposit or withdrawal	
Registration fees	\$100.00
Use fee	\$12 min. fee or \$0.25/transaction

⁶Fees subject to change without notice. Fees for additional transactions range from \$1 to \$2.50. For transaction plans fees of \$0.22/item, \$2.25/\$1,000 in bills and \$2.25/\$100 in coin will be charged for additional deposits.

⁷ *Interac and Interac e-Transfer are registered trademarks of Interac Inc. used under licence.

AGRI-INVEST ACCOUNT

This type of account does not have user fees

CORPORATE BUILD-UP ACCOUNT

- No monthly management fee
- No plan available, fees charged per transaction
- No fee if minimum monthly balance of \$25,000 is maintained
- Interest paid on balances held, based on tiers

BUILD-UP ACCOUNT IN US \$

- No monthly management fee
- No plan available, fees charged per transaction
- Transactions are charged in US \$

ADDITIONAL SERVICES

Currency supply (HST)⁸			
Bills			\$0.40/100 bills
Coins			\$0.15/roll
Notary public service			no fee
Debit Card			
Replacement card			free
Additional card (excessive replacement)			\$5.00
Cheque kept for future cashing (excluding CHQ fees)			\$5.00
Irregular cheque (non-encoded, mutilated, crossed-out, non-qualified - excluding fees charged on collection)			\$5.00
Safety deposit box depending on the availability (annual rental + HST)			
1 1/2" x 5"	\$45.00		
2 1/2" x 5"	\$60.00		
3 1/2" x 5"	\$70.00		
2 1/2" x 10"	\$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/hr
12" x 3"	\$75.00		
12" x 3 1/2"	\$75.00		
15" x 5"	\$180.00		
21" x 20"	\$320.00		
Cheque order (batch of 12, 50 or more personalized cheques) (HST)			provider charges
Clearing by manual transfer from the caisse			\$5.00
Inactive account after written notice			
- After 1 year			\$0.00
- After 2 years or more			\$50.00
Stop payment order			
<i>With complete information (date, amount and beneficiary name)</i>			
Counter, Internet or phone			\$13.00
With partial information			\$20.00
Account overdraft – no overdraft protection (monthly interest rate)			21%
Account overdraft – with overdraft protection			N/A
24-hour deposit			
Basic fee			no fee
Disposable bags			\$31 (+ HST)/100 bags
Duplicate T5 and 3 slips			\$5.00
Closing an account			
Less than 90 days			\$20.00
More than 90 days			\$0.00
Upon request of another institution			\$20.00

⁸ 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.

ATM at another institution (network charges excluding withdrawal charges)	
Acculink	\$0.00
Interac®	\$1.50
Plus® or Cirrus® (North America)	\$3.00
Plus® or Cirrus® or other network (outside North America)	\$5.00
Information or confirmation of one of the following items (balance/charges/interest/transactions)	
Bank confirmation (My Profile)	free
By phone or at counter	free
Written (standard from or personalized letter)	\$35/hr
Insufficient funds (NSF cheque, preauthorized payments)	\$45.00
Photocopy/fax of branch/caisse document (HST)	\$0.00
Recall of a bill payment	\$30.00
Research, legal document, reconstruction⁹	\$5 /document ¹⁶
Cheque collection	
Send a cheque for collection (in Canada)	\$15.00
Receive a cheque for collection	\$35.00
Monthly paper statement	\$3.30
Monthly online statement	no fee
Virtual cheque image return (unless account with plan)	\$5.50
Returned of cashed cheque	
Fee	\$5.00
Telephone call	\$5.00
Bank draft in Canadian or American dollars	
Issuing	\$7.50
Photocopy for proof of cashing	\$10.00
Reimbursement or replacement in case of loss or theft	\$10.00
Transfer	
Transfer at member's request (excluding inter-account transfer transaction fee)	\$0.00
Creation of an automatic transfer inter-accounts	\$0.00

⁹Fees 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

Purchase/sale of USD currency	free
Purchase/sale of foreign currencies other than USD	\$3.50
USD cheque issued on a CAD account	\$17.00
Cashing or deposit a cheque, money order or draft into a cad account	
American funds	\$2.50 per deposit or cashing
Other currencies	\$12.00 per deposit or cashing ¹⁰
Bank draft USD or other currency	\$7.50
Return item in USD	\$20.00
Funds transfer to other institutions (SWIFT)	\$15.00 ¹¹
Funds transfer – Receipt	\$15 in CAD or USD
Item send whitin Canada or abroad – export¹²	
Cheque, letter of exchange and instrument item worth over \$100 CAD	\$30 min., \$200 max.
Documentary item	\$60 min., \$275 max.
Returned item	\$50.00
Item received from Canada or abroad – import¹²	
Cheque, letter of exchange and instrument	\$30 min., \$150 max.
Documentary item	\$60 min., \$275 max.
Discharge	\$50.00
Returned item	\$50.00

¹⁰ \$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.

¹¹ All SWIFT payments will cost \$15, regardless of method (in person or online), amount or destination.

¹² Fees applicable in the currency of the transaction if in US \$. Otherwise, fees are in CA \$.

Letter of credit (documentary), letter of guarantee and standby letter of credit.
Based on provider costs. Please contact UNI Business.

COMMERCIAL FINANCIAL SERVICES

OPERATING LINE OF CREDIT	
File analysis and setup	
Line of credit up to \$500,000	up to 1% of authorized amount \$250 min.
Line of credit over \$500,000	up to 1% of authorized amount 1/4% min.
Monitoring of assets	from \$75 to \$125 per month (depending of complexity of file)
Monthly management fee for automated service	up to \$125 (depending on complexity of file)
Annual renewal and monitoring	up to 1% of authorized amount \$250 min.
Availability fee (line of credit over \$500,000)	1/4% to 1/2% of unused credit
Increase during year	1/2 % of authorized increase \$150 min.

BUSINESS TERM COMMERCIAL LOAN	
File analysis and setup	
Loan up to \$500,000	1% of authorized amount \$250 min.
Loan over \$500,000	min. 1/4% to 1% of authorized amount
Annual monitoring or periodic revision	1/4% of balance min. \$250 to 1% authorized amount
Total or partial prepayment	penalty stipulated in contract
Reopening of file	1/2 % of authorized amount \$150 min.
Availability fee (annual)	1/4% of unused credit
Renewal before maturity date	\$225 plus penalty stipulated in contract
Assumption by a third party commercial building	1/2 % of balance \$150 min.

REAL ESTATE FINANCING	
RESIDENTIAL RENTAL PROPERTY (a rental property of over 8 units and/or real estate portfolio includes over 12 units)	
File analysis and setup	1/2 % of authorized amount \$75 min/door
Renewal on maturity date (if no annual monitoring fee or periodic revision)	1/4 % of balance \$75 min.
Renewal before maturity date	\$150 plus penalty stipulated in contract
Reopening of file	1/4 % of authorized amount \$75 min./door
Transfer to a third party	1/4 % of balance
Flexi-capital option (file analysis)	\$75/door or 1/4 % of authorized amount
Annual monitoring or periodic revision	1/4 % of balance

OTHER FINANCIAL CHARGES	
Taking of security interest	
Security agreement	\$150/contract plus incurred expenses
Other	incurred expenses
Building or equipment appraised by a professional	
incurred expenses	
On-site visit	
By caisse staff	\$50/visit
By a professional	incurred expenses
Total or partial prepayment	
penalty stipulated in contract	
Written or telephone notice	\$5.00
Additional supervision of the file	from \$50/month
Release	\$75 plus incurred expenses (no fee if the loan is due)
Discharge	\$75 plus incurred expenses
Extension of file	\$50 or \$125, depending on analysis
Delay in monthly monitoring	\$25.00
Domestic letter of guarantee	0.5 % to 2.5% max.

Disclaimer

The Caisse makes every reasonable effort to ensure the accuracy of the information provided herein. Notwithstanding these efforts the policies, fees, dates or other conditions can be amended at any time and the information contained herein may contain errors or omission. The Caisse does not make any representations or warranties as to the accuracy of the information provided herein and it's your responsibility to verify these information's with your Caisse.