

# GUIDE TO PERSONAL USER FEES

Effective January 12, 2024



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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 (paper)	\$0.00	\$2.30	\$2.30	\$2.30
Account statement (virtual)	\$0.00	\$0.00	\$0.00	\$0.00
<b>Transactions included</b>				
Personalized cheques (order)	NO	NO	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
Service by Internet (MY PROFILE)	YES	YES	YES	YES
Bank drafts (CAN\$ and US\$)	NO	NO	NO	YES
Counter, ATM or online transactions	YES	YES	YES	YES
*Acculink ATM transactions	YES	YES	YES	YES
*Cirrus and *Plus ATM transactions	NO	NO	NO	NO
Interac ATM transactions	NO	NO	NO	NO
Automatic transfers	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

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

\*\* Merit Service<sup>2</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> 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.

## SAVINGS ACCOUNTS

	SAVINGS ACCOUNTS WITH CHEQUING PRIVILEGES			SAVINGS ACCOUNT	
				WITHOUT CHEQUING PRIVILEGES	HIGH INTEREST WITH OR WITHOUT CHEQUING PRIVILEGES
	PERSONAL SAVINGS ACCOUNTS NO INTEREST	BUILD-UP SAVINGS ACCOUNT	HIGH-YIELD ACCOUNT	REGULAR SAVINGS ACCOUNT DAILY INTEREST ACCOUNT	ONLINE
	CAN\$	US\$	CAN\$	CAN\$	CAN\$
<b>Number of free transactions per month</b>					
With a minimum balance <sup>3</sup>	N/A	unlimited if average balance >or = \$1,000	unlimited if > or = \$25,000	N/A	N/A
<b>Account maintenance charges</b>					
Account statement <sup>4</sup>	\$2.30	\$2.30	\$2.30	\$0.00	\$0.00
Virtual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Fees for not-included transactions</b>					
<b>Deposit at the counter and at the ATM</b>	\$0.00	\$0.00	\$0.00	\$0.00	N/A
<b>Direct deposit</b>	\$0.00	\$0.00	\$0.00	\$0.00	N/A
<b>Cheque</b>	\$1.25	\$1.25	\$1.50	N/A	N/A
<b>Withdrawal</b>					
Counter	\$1.25	\$1.25	\$1.50	\$1.25	N/A
ATM	\$1.25	N/A	\$1.50	\$1.25	N/A
<b>Transfer</b>					
Counter	\$1.25	\$1.25	\$1.50	\$1.25	N/A
Automated teller	\$1.25	N/A	\$1.50	\$1.25	N/A
Internet	\$1.25	\$1.25	\$1.50	\$1.25	\$0.00
Automatic transfer between accounts (excluding loan and term savings accounts)	\$1.25	N/A	\$1.50	\$1.25	N/A
*Interac e-transfers (withdrawal fee may applied)	\$0.00	N/A	\$0.00	\$0.00	N/A
<b>Bill payment</b>					
Counter (including withdrawal fees)	\$2.25	N/A	\$2.50	\$2.25	N/A
ATM without envelope	\$1.25	N/A	\$1.50	\$1.25	N/A
Internet	\$1.25	N/A	\$1.50	\$1.25	N/A
<b>Preauthorized payment</b>	\$1.25	N/A	\$1.50	N/A	N/A
<b>Direct payment</b>	\$1.25	N/A	\$1.50	\$1.25	N/A
<b>Line of credit payment</b>					
Automated	\$0.00	\$0.00	\$0.00	\$0.00	N/A
Counter	\$0.00	\$0.00	N/A	\$0.00	N/A
Internet	\$0.00	N/A	\$0.00	\$0.00	N/A
<b>Interim account statements</b>	\$0.00	N/A	\$0.00	\$0.00	N/A

<sup>3</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>4</sup> Free with The Basic transaction plan.

## INVESTMENT ACCOUNT (CAN\$)<sup>5</sup>

RETIREMENT SAVINGS ACCOUNT	
<b>Preauthorized withdrawal program</b>	
RRIF/LIF registered account	\$0.00
Change annuity	\$25.00 1 free <sup>6</sup>
<b>Partial or total withdrawal charges</b>	
RRSP/LIRA registered account	\$0.00 <sup>7</sup>
RRIF/LIF registered account	\$0.00
<b>Charges to transfer between institutions RRSP/LIRA or RRIF/LIF registered account</b>	
Institutions (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 institutions (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 institutions (for competition) (HST)	\$100.00

<sup>5</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>6</sup> A transfer can be made for one or more certificates that expired on the same date.

<sup>7</sup> No fees or interest penalty for transferring to an HBP or LLP.

## SPECIFIC ACCOUNTS FOR AGE 0 TO 25 YEARS

	YOUTH STARTUP ACCOUNT 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	free	free
Number of transactions included	unlimited	unlimited	unlimited	unlimited
<b>Transactions included</b>				
Cheques	NO	YES	YES	YES
Direct payment	YES <sup>8</sup>	YES	YES	YES
Preauthorized payment (direct withdrawal)	NO	YES	YES	YES
Internet Service	uni.ca website <sup>9</sup>	MY PROFILE	YES	YES
Counter transactions	YES	YES	YES	YES
ATM transactions	YES <sup>10</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
®Acculink ATM transactions	YES	YES	YES	YES
Automatic transfers	N/A	YES	YES	YES
®Interac e-transfers	N/A	unlimited	unlimited	unlimited

<sup>8</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>9</sup> Via the uni.ca website, children can have access to view their account balance, recent transactions, bank account details and monthly statements.

<sup>10</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\$)

Cash withdrawal (HST) <sup>11</sup>			
Bills		\$0.40/100 bills	
Coins		\$0.15/roll	
Notary public service		no fee	
Debit card – issue and normal replacement		free	
Debit card - issue and excessive replacement			
Certified cheque (exception only)		\$15.00	
Traveller’s cheques (Cashing – member)		\$0.00	
Cheque issued against an account without cheque-writing privileges		N/A	
Cheque kept for future cashing (excluding fees charged on collection)		\$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 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		
Cheques orders (batch of 4, 12, 50 and more personalized cheques (TVH)		supplier’s cost	
Clearing by manual transfer from the caisse		\$5.00	
Stop payment order			
With complete information (date, amount and beneficiary name)			
Counter, phone or online (MY PROFILE)		\$13.00	
With partial information		\$20.00	
Account overdraft – no overdraft protection (monthly interest rate)		21%	
Account overdraft – with overdraft protection		N/A	
Duplicate T5 and relevé 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	
Mortgages			
Mortgage legal fees (modification, waiver buy borrower, discharge)		\$250.00	
Registration fee per PID <sup>12</sup>		\$85.00	
Refinancing or increased of Title insurance   FCT <sup>13</sup>		charge incurred, discharge fee of \$85 per PID <sup>12</sup>	

<sup>11</sup> The caisse reserves the right to charge additional fees for large deposit volumes (additional charges as if it were a business account). To exchange cash, additional fees (deposit contents) will be charged for shipping.

<sup>12</sup> Parcel identifier number (PID).

<sup>13</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>	
*Acculink	\$0.00
*Interac	\$1.50
*Plus or Cirrus (North America)	\$3.00
*Plus or *Cirrus or another network (outside North America)	\$5.00
<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>Passbook</b>	\$2.95
<b>Open and/or processing of an estate file</b>	
With no retirement savings	Price calculated based on administrative costs
With retirement savings	
<b>Photocopy/fax of caisse/branch document (HST)</b>	\$0.00
<b>Financial planning<sup>14</sup>(HST)</b>	\$0.00
<b>Recall of a bill payment</b>	\$30.00
<b>Research, legal document, reconstruction<sup>15</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>Monthly paper</b>	\$2.30
<b>Virtual</b>	
Without cheque images	\$0.00
With online cheque images	\$2.00
<b>Payment deferral</b>	\$45.00
<b>Return of a cashed or deposited item</b>	
Written notice	\$0.00
Telephone call	\$5.00
<b>Coin roller (HST)</b>	\$0.50/10 rollers
<b>Bank draft in Canadian or American dollars</b>	
Issuing	\$7.50
Photocopy for proof of cashing	\$10.00
Reimbursement or replacement in case of loss or theft	\$10.00
Fund transfer	\$15.00 receipt (CAD or USD)
<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 accounts	\$0.00

<sup>14</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>15</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>	free
<b>Purchase and sale of currencies other than American (excluding supplier's cost)</b>	\$3.50
<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>16</sup>
<b>Bank draft in US</b>	\$7.50
<b>Return of a US item</b>	\$20.00
<b>Direct deposit to other institution</b>	min \$4.00 max \$12.50
<b>Funds transfer (SWIFT)</b>	\$15.00 <sup>17</sup>

<sup>16</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>17</sup> All SWIFT payments will cost \$15, regardless of method (in person), amount or destination.

**Law on tied selling**

UNI Financial Cooperation cannot force a member and 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 members clients to obtain products at a reduced cost. Therefore as a member and 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 members and 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 member and 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 members and clients receive quality service and that the risk is well managed.

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

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

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