

## Loan, Mortgage & Business Accounts

Business Account	
Regular Maintenance	\$5.75/mnth
Withdrawal/Debit Fee	\$0.80
Deposit Fee	\$0.80
Business 2 Account (grandfathered)	\$15.90 with 20 transactions
Bill Payment	FREE
Account Closure	\$30.00 within 90 days
Ordering Rolled Coin or Shipping	Cost
Chargebacks	\$10.00
Bank Confirmation	\$25.00
1 debit for every \$1,000 min monthly balance & Free Mastercard Payment Card	

Other Commercial Fees	
Daily Overdraft - Authorized PCA service charge	\$6.00
Credit Bureau	N/A
Loan/Mortgage Discharge Fee	\$200.00
Late Pymt Fee - Each occurrence	\$40.00
Commitment Fee	0.5% +/- determined by CCM
Letter of Credit	0.5% +/- determined by CCM
Loan Processing Fee	determined by CCM
PPSA Discharges	\$3.00
PPSA Renewals	\$52.00+tax
PPSA Searches	\$20.00+tax
Partial Discharge Fee	\$300.00
Mortgage Renewal	determined by CCM
Transfer of Mortgage to other FI	\$500.00
Monthly Credit Facility Review	\$30.00 min
LOC Monthly Fee	TBD at time of commitment
Annual Review Fee	\$100 minimum
Late Submission of Financial/Taxes	\$300 per occurrence; \$100/month after

Mortgages	
Appraisal, Drive By performed by CU	\$200.00
Appraisal performed by Professional FULL	Cost to Member
Bridge Financing	\$350
First Canadian Title Fee	Cost + \$100.00
Mortgage Processing Fee	\$125.00
Mortgage & Loan Interest Stmts	\$15.00
Mortgage Amendment Fee (inc. subordination agreement)	\$250.00
Mortgage - Early Renewal (Blend & Extend)	Min. \$150.00
Mortgage Discharge	\$350
Property Tax not paid/fire insurance cancelled	\$75.00
Construction Mortgage Processing	\$500
Construction Mortgage Draws	\$150 (first 3), \$250 (4+)

Loans	
CUMIS Insurance Refund	\$50 min. admin fee
Loan Interest Statement	\$15.00
Delinquent Notice	\$45.00
Lien Searches	\$20.00 + Tax
Loan Add Back Fee	\$45.00
Loan Extension Fee	\$45.00
Loan Processing Fee	\$150.00 Consolidation \$200.00

Investments	
Close Registered Account within 6 mnths	< 6 mnths \$100.00, > 6 mnths \$70.00
Registered Account Withdrawal	\$25.00 per withdrawal
Unscheduled RRIF Payments (3 or more within 12 months)	\$25.00 per payment
Registered Products & GIC Early Redemption	\$25
Duplicate T5, RRSP, T4RRSP, T4RRIF, Official Receipt	\$15.00
Estate Closures (CU)	\$125.00
Executor Ease	As per Concentra
Registered Acct Transferred Out per deposit (TFSA, T2033)	\$75.00 outgoing \$75.00 max (incoming reimbursement)
Trade Enquiry (TFSA, T2033)	\$10.00
Unlocking LIRA (50% Unlocking/ Small Balance Unlocking)	\$100.00

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Credit Union

# Keeping It Simple

At PenFi, we like to make things simple for our members – so here is a handy list that you can reference for account related service fees.



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## PenFinancial Chequing Packages

Chequing Accounts						
	PenBasic	PenPremium	Sprowt Student Account	PenGolden	PenCommunity	Registered Not for Profit
Fees and Interest						
Monthly Fee	\$3.50	\$14.00	None	None	\$6.50	None
Record Keeping						
E-Statement	FREE	FREE	FREE	FREE	FREE	FREE
Monthly Paper Statement	\$2.50	\$2.50	FREE	\$2.50	\$2.50	\$2.50
Passbook <sup>5</sup>	\$1.00	\$1.00	FREE	\$1.00	\$1.00	\$1.00
Included Transactions						
Self-Serve (PF ATM)	FREE	FREE	FREE	FREE	FREE	FREE
US Withdrawal (PF ATM)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Self-Serve (Other FI ATM)	–	–	Unlimited <sup>3</sup>	–	–	–
Debit Transactions	6 Free <sup>1</sup>	Unlimited <sup>1</sup>	Unlimited <sup>1</sup>	Unlimited <sup>1</sup>	–	10 Free
Additional Transactions						
Debit Transactions	\$0.60	Unlimited <sup>1</sup>	Unlimited <sup>1</sup>	Unlimited <sup>1</sup>	\$0.50	\$0.20
ATM Exchange network	\$0.85	\$0.85	Unlimited	\$0.85	\$0.85	\$0.85
Self-Serve (Other FI ATM)	\$1.75	\$1.75	Unlimited <sup>3</sup>	\$1.75	\$1.75	\$1.75
In-branch Withdrawals	\$0.60	Unlimited <sup>1</sup>	Unlimited	Unlimited	\$0.60	\$0.20
Additional Features						
Basic Cheques	–	Unlimited	Unlimited	Unlimited	–	–
CAN Drafts/mnth	–	4 Free	Unlimited	Unlimited	–	–
Safety Deposit Boxes	–	15% off	15% off	15% off	15% off	–
Notes:		If monthly balance of \$3000 is maintained, monthly fee is waived <sup>2</sup> . Transaction fees on other savings accounts (excluding e-savings) are waived when you have a PenPremium account.	Unlimited e-transfers	Transaction fees on other savings accounts (excluding e-savings) are waived when you have a PenGolden account	Minimum monthly balance of \$15,000 to waive \$6.50 Fee	

### Savings Accounts

	Monthly Fee
Growth Savings	None
E-Savings	None Minimum \$5,000 account balance for high interest rate No online fees. In-branch transaction \$5.00 Unlimited withdrawals/deposits through PFCU ATMs 1 free non PFCU ATM withdrawal per month
Savings Accounts follow regular service fee charges. See 'Other Service Fees'	

### U.S. Accounts

Monthly Fee	Withdrawals
None	2 Free <sup>4</sup>
No minimum monthly balance required.	

1. Debit: includes bill payments via: on-line, in branch, Telephone Banking or ABMs, Interac Direct Payment Purchases, pre-authorized debits and cheque writing; transfers between accounts include: online transfers, telephone transfers in-branch transfers and in-branch withdrawals.
2. Minimum Monthly balances must be maintained for the entire month before the monthly service fee is waived.
3. Surcharge may be applied by other financial institution.
4. \$1.00 thereafter
5. Monthly Fee

## Other Related Service Fees

ATM	
ATM other FI	\$1.75
ATM Exchange Network	\$0.85
ATM International	\$5.00
ATM Plus/US	\$3.00
Bill Payment	\$0.60 (\$1.00 for Savings Account)
Member deposit to other CU ATM	\$1.00
Home/Shared ATM	FREE
US withdrawal on CAN acct	\$1.00
Cheque & Payment Processing	
Bill Payment in branch	\$1.85
Bill Payment Retrieval/Transfer Request	\$15.00 \$27.00 over 1 year old
Branch telephone transfers	\$5.00
CAFT - one time	\$15.00
Certified Cheque	\$10.00
Collection Services (including SWIFT)	\$40.00
Direct Debit/Interac POS	\$0.60 (\$1.00 for Savings Account)
Draft - CAD/U.S., Money Orders	\$7.75
Foreign Currency (other than U.S.)	> \$250 No Charge < \$250 \$17 Shipping (Cnd. Equivalent)
Night Deposit Fee	\$5/night or \$40/year
Non-encoded Cheque	\$15.00
NSF Items	\$45.00
Overdraft Protection	\$1.00/mnth plus interest
Post Dated Cheque Held	\$3.00/item
Pre Authorized Debits	\$0.60 (\$1.00 for Savings Account)
Rolled Coin	\$0.10 per roll
Stop Payment	\$15 full details & \$20.00 w/o details
Telephone Banking and Internet Bill Payment	\$0.60 (\$1.00 for Savings Account)
Unauthorized Overdraft Fine	\$6.00
Withdrawal	\$1.00 for Growth & Life Savings

### Record Keeping & Searches

Bank Confirmation	\$30.00
Balance of Acct Request	\$30.00+ membership closure fee (if applicable)
Balance of Account Letter	\$10.00
Information Search	\$30.00/hr, \$15.00 minimum
Statement, Duplicate or Interim	\$5.00
E-statement	FREE
Cheque Images	FREE
Paper Statement	\$2.50
Passbook - Monthly Fee <sup>5</sup>	\$1.00
Fax/Scan Fees	\$3.00/fax or scan

### Safety Deposit Box

1.5"x5":Smallest	\$50.00 plus HST
2.5"x4.5", 2.5"x5", 3"x5", 3.5"x5": Small	\$60.00 plus HST
5"x5", 2.5"x10", 3"x10": Medium	\$85.00 plus HST
10"x10": X-Large	\$250.00 plus HST
SDB Drill	\$100.00 plus cost
SDB Key Replacement	\$35.00

### Transfers

Outgoing Email Transfer	\$1.50
CU initiated Transfer (cover OD)	\$6.00
In-branch Transfer	\$0.60 (\$1.00 for Savings Account)
Telephone Banking & Internet Transfer	Free
Outgoing Wire Transfer	Less than \$5,000=\$25.00
	\$5,000 to \$50,000=\$50.00
	Over \$50,000=\$75.00
Incoming Wire Transfer	\$12.50

### Inactive Accounts & Closing Accounts

Inactive Membership	2 years inactive: \$100 or balance of account 3-7 years inactive: \$100 annually Unclaimed funds processing fee: \$200
Membership Closure	\$20.00 (within 90 days)