



The following account-related services are available and the fees are in addition to any applicable monthly plan fees and/or account transaction fees.

Cheques	
Stop payment- cheque or PAD (116 =spc / sp)	\$12.50
NSF: cheque or PAD (=ri) (=naf)	\$48.00
Certified cheque: by drawer (cc)	\$12.50
Certified cheque: by holder (=ncc)	\$15.00
Post-dated items (=pd)	\$5.00
Collection item fee (=col)	\$25.00
Returned item (charge back)	no charge
Cancelled cheque retrieval (=chr)	\$2.00
Statement cheque images	no charge

Maintenance of Accounts	
Account closed within 90 days	\$20.00
Account balance transfer to another FI (=abt)	\$20.00
Letter for account verification (=bc)	\$15.00
Search for copy of item	\$10.00 + Central1 costs
Inactive fee (2 years inactive)(=ian)	\$50.00
Dormant account administration (GL 450 06 24)	\$50.00 / year
Statement copies or history print (=ish)	\$2.00

Night Deposit Services	
Annual rental, reusable bag	\$40.00
Annual rental, disposable bags- 30 free 1st year only	\$25.00
Disposable bags, 25 / 50 /100	\$10 / \$17 / \$30
Replacement key	\$30.00

Sending Money	
Me2Me Transfer	no charge
Interac e-Transfer®	\$1.25
Western Union® Money Transfers via Interac e-Transfer®	1% + \$9.00
Wires ¹	
- Outbound	\$15.00 + Central1 fee
- Inbound	\$10.00 + Central1 fee
Corporate draft (116 =ofc / oc) (free for members <18, 60+, limit 2 free per month)	\$7.50
International draft (US free for members <18, 60+, limit 2 free per month)	\$7.50
Trace request	\$5.00 + Central1 fee

Safe Deposit Box Rental (includes HST)	
X Small	\$50.00 / year
Small	\$65.00 / year
Medium	\$100.00 / year
Large	\$115.00 / year
X Large	\$175.00 / year
XX Large 10 x 10	\$225.00 / year
Replace lost key	cost
Drill box	cost

Overdraft Services	
Set-up of LOC	no charge
Monthly activation fee (only if used) plus interest	\$4.00
Change to LOC set-up (increase limit) (=odi)	\$25.00
Overdraft transfer (od)	\$7.00
Cheque cleared exceeding authorized limit (nf)	\$7.00

Miscellaneous	
RRSP/RRIF/TFSA transfer out (oct)	\$100.00
RESP transfer out	Partial \$175.00 Full \$100.00
RESP Inactive Closure fee	\$100.00
Interest paid letter (=il)	\$25.00
Search of Records (=rs)	\$25.00 / hr. (min.)
Member Card replacement (=rnc)	\$10.00
Chip PIN changes: at ATM - in branch	no charge \$1.50
Non-member transactions:	
Cash travelers cheques	\$3.00
Cash cheque drawn by member-max. \$500 (=ntc)	\$5.00



Mortgages / Lines of Credit	
Amending agreement (=amd)	\$125.00 + applicable legal fees
Appraisals: In-house - conditions apply (=apr) External (=apf)	\$125.00 Cost
Construction mortgage advance (=bma)	\$125.00
Corporate draft disbursement (116 =ofc / oc)	\$7.50
Discharge fee (GL 450 31 00)	\$300.00
Early renewal (=mr)	\$125.00
Increased mortgage/MeritLine (=im)	\$300.00 + title insurance if required
Interest paid letter (=il)	\$25.00
Late payment fee (=lpy)	\$25.00
NSF payment	\$48.00
MeritLine change (=msp)	\$125.00
Mortgage payout request/statement (GL 450 31 00) (per property)	\$75.00
Payment alteration fee - reducing/postponing (=mx)	\$50.00
Postponement fee - Mortgage or MeritLine	250.00
Switch fee- fixed to variable (=amd)	\$125.00 + applicable legal fees
Property tax status/verification (=ptc)	\$50.00
Title Insurance (includes 1 discharge) (=ifl)	from \$650.00

Personal Loans / Lines of Credit	
Appraisals: In-house-conditions apply (=apr) External (=apf)	\$125.00 Cost
Bridge Loan (=bl)	\$300.00
Chattel security fee (=csf)	\$50.00
Corporate draft disbursement (116 =ofc / oc)	\$7.50
Lien search (=vs)	\$50.00
Late payment fee (=lpy)	\$25.00
NSF Payment	\$48.00
Loan processing fee (excluding LOC's) (lq)	\$75.00
Lodgement of Title (=lot)	\$250.00
Payment alteration fee - reducing/postponing (=mx)	\$50.00

About our Service Fees...

Tandia regularly monitors member usage of services and reviews its service fees each year, ensuring that the competitive environment is assessed, costs associated with particular services are recovered and that fees are kept as simple as possible. Service fees are subject to change from time to time. Notice of any deposit account or account-related fee changes or new fees associated with deposit accounts will be provided at least 60 days in advance of the effective date. The Credit Union reserves the right to adjust Lending fees at any time without notice.

¹ Additional fees may be deducted by intermediary banks prior to the wire transfer arriving at its final destination; Tandia is unable to identify such fees in advance.

Tandia Financial Credit Union Limited operating as Tandia™.

®MEMBER CARD is a registered certification mark owned by the Canadian Credit Union Association and is used under license.

®EXCHANGE is a registered trademark licensed for use in Canada by Ficanex Service Limited Partnership.

®INTERAC is a Trademark owned by Interac Inc. and is used under license.

®The WESTERN UNION name, logo and related trademarks and service marks are owned by Western Union Holdings, Inc. Used with permission.