

The Energy Credit Union Limited Business Account Service Charges and Fees (Effective Jan 1, 2016)

Account Closed due to Unresolved Overdraft			\$ 25.00
Account Restructuring Fee			\$100.00
Administration of Garnishee of Requirement to Pay/Collections			\$ 40.00
Administration of U.S. Cheques Cleared/Deposited on Canadian Account (N/A for R/I)			\$ 25.00
ATM Cash Withdrawal/Deposit*			\$ 1.75
ATM Cash Withdrawal/Deposit (U.S./International 'Plus' Systems)*			\$ 5.50
ATM TECU (500 Commissioners Street) Members			Free
ATM TECU (500 Commissioners Street) Non- Members			\$ 2.00
Automatic Transfer Payments (AFTs)			Free
Bill Payments - CU Mastercard			Free
-Business Preferred, Infinite, Choice Members			Free
-Business Essential via Internet Banking/IVR			\$ 0.75
- Business Essential in-branch			\$ 2.00
- CRA Business Tax Bill payment			\$ 5.00
Bill Payment Traces			\$ 45.00
Business Cheques			***Variable
In-Branch Cash Deposit			\$2.00/\$1,000 +
In-Branch Coin Deposit			\$2.00/\$100 +
Certified Cheque for Non-Member			\$ 20.00
Certified Cheque/Draft for Member			\$ 10.00
Clearing of TECU Unencoded Counter Cheques			\$ 5.00
Collateral Loan Registration Fee			\$700.00
Credit Union Counter Cheque for Member (4 Cheques)			\$5.00
Credit Rating			\$20.00
Copy of By laws			\$30.00
Interchange Financial Foreign Exchange (over \$501 order - CAD Equivalent)			Free
Interchange Financial Foreign Exchange (under \$500 order - CAD Equivalent)			\$ 30.00
Debit/Withdrawal (EFT/Cheque)			\$0.75
Credit/Deposit (EFT/Cheque)			\$0.75
Domestic and International Drafts (Money Orders) per draft			\$ 10.00
Direct Debit (POS)*			\$ 0.75
Dormant/Inactive Accounts			\$ 30.00
Duplicate Statement/Audit/Bank Confirmation			\$25.00
Early Account Closing (within 90 days)			\$ 100.00
Electronic Transfer Payments (EFTs)			Free
Interac e-Transfer®			\$ 1.50
Estate Administration -Via Executor Ease			Variable
- Credit Union: - \$0 to \$1000			\$25.00
- Credit Union: - \$1001 to \$10000			\$150.00
- Credit Union: - \$10,000 +			\$300.00
Faxes			\$ 0.75
Internet Banking			Free
Deposit Anywhere - per cheque			\$1.75
Letter of Interest/Immigration			\$ 25.00
MemberCard Replacement			\$ 10.00
Mortgage Amortization Run - CU Mortgage			Free
- Other			\$ 15.00
Mortgage Blend and Extend			\$300.00
Mortgage Conversion - Variable to Fixed Rate			\$300.00
Mortgage/Loan NSF			\$ 50.00
Mortgage Appraisal			Variable
Mortgage Registration			Variable
Mortgage Loan Late Payment			\$ 50.00
Mortgage Bridge Financing Fee			\$500.00
Mortgage/Renewal			\$ 50.00
Mortgage Administration Fee			\$150.00
Extended Loan Amortization Surcharge	0.35%	5-10 years	
	0.70%	10-15 years	
Extended Mortgage Amortization Surcharge	0.35%	25-30 years	
	0.70%	30-35 years	
	1.05%	35-40 years	
Merit-Line Interest Only Payments			
- 0-49% Balance of Approved Limit			\$50.00/Year
-50-74% Balance of Approved Limit			\$100.00/Year
-75-100% Balance of Approved Limit			\$250.00/Year
Line of Credit/Merit-Line Stand-by fee (for unused Limits)			
-<\$250K Approved Limit			\$50/month
->\$250 \$500K Approved Limit			\$75/month
->600K Approved Limit			\$100/month
Mortgage Transfer Administration Fee			\$300.00
Mortgage Discharge Fee			\$300.00
Payment Renegotiation fee			\$100.00/Month
Overdraft Maintenance Fee - overdraft interest +			\$ 5.00
Overdraft Administration (amounts greater than \$150)			\$ 35.00
Payroll - One time set up			\$250.00
Payroll - Monthly File Creation			\$50.00
Payroll - Manual release			\$7.00
Paper Statements			Free
Post-Dated Cheques left on deposit (Business Essential members -per Cheque)			\$ 10.00
PPSA Discharge			\$ 45.00
Photocopies (per page)			\$ 1.00
Reproductions (RRSP Receipts, T5s etc.)			\$30.00
Returned Items (Canadian)			\$ 50.00
Returned Items (USD)			\$ 50.00
Returned Item on Member Deposit			Free
Requested Transfer -Business Preferred, Infinite, Choice Account Member			Free
- Business Essential Account Member - per request			\$ 5.00
RRSP - Account Transfer out to other Institution/Withdrawal			\$125.00
Record Search (per hour per staff)			\$ 40.00
Stop Payment**			\$ 15.00
System Clearing Transfer			\$ 10.00
Tax Free Saving Accounts (TFSA) Transfer out to Other Institution			\$ 50.00
Tax Free Saving Accounts (TFSA) Withdrawals: First time for all Members			Free
Subsequent Withdrawals for Business Essential Members			\$ 15.00
Subsequent Withdrawals for Business Preferred Members			\$ 10.00
Subsequent Withdrawals for Business Infinite/Choice Members			Free
Telephone Teller (except Bill Payments)			Free
Traveller's Cheques (available in Canadian, U.S. Sterling and Euro)			Free
Undeliverable mail (one time charge)			\$ 5.00
Western Union (All Western Union Services)			Variable
Wire Transfers Incoming			Variable
Wire Transfer Outgoing			Variable

The Energy Credit Union Ltd. Service Charges and Fees are subject to change without Further Notice. Please contact a Credit Union Representative for further details!

Note: Exemptions may apply to members who qualify for The Business Preferred, Infinite, Choice Suite of Products and Services.

*Does not include surcharged terminals

Cash/Coin Deposit not available at Cashless Branches. Advanced Notice Required.

**Some Conditions Apply: Exemptions for Business Preferred, Infinite, Choice suite do not include US stop payments. Maximum of 5 Free Stop Payments per year for Business Preferred/Infinite/Choice Members

***Business Cheques available in Singles & Doubles - 50 & 200 Minimum Order