

<b><u>REGISTERED ACCOUNT FEES</u></b>	
RRSP, RRIF, TFSA Termination/Transfer Out Open for more than 180 Days	\$50.00
Open for less than 180 Days	\$75.00
Unscheduled payments from a non-redeemable RRIF deposit prior to maturity (Minimum withdrawal of \$1,000.00 and funds must be withdrawn from the deposit(s) with the lowest interest rate)	50% discount of interest earned & accrued since deposit/renewal date (min. interest discount \$25.00)
Cash Withdrawals from Variable Rate RRSP	\$30.00
Cash Withdrawals from Variable TFSA	\$ 5.00
Duplicate Tax Slips - T5, T4RSP, T4RIF, RRSP (Official Receipts)	\$10.00
<b><u>SAFETY DEPOSIT BOX RENTAL (ANNUAL FEE)</u></b>	
Small (1.5"x5")	\$ 50.00
Medium (2.5"x5")	\$ 65.00
Large (5"x5" or 2.5"x10")	\$100.00
<b><u>Safety Deposit Box Key Replacement</u></b>	
One Key	\$20.00 + Cost
Two Keys Plus Drilling	\$100.00 + Cost
<b><u>Night Deposit Rental</u></b>	
Annual Fee (includes one free canvas bag)	\$20.00
100 Disposable Bags	\$5.00 + Cost
*All prices are plus GST*	
<b><u>STATEMENT SERVICES</u></b>	
Print Balance History	\$2.00
In-Branch Statement with Cheque Images (Current Year)	\$5.00
In-Branch Statement with Cheque Images (Over 1 Year)	\$30.00/Hour
Special Handling (i.e. Do Not Mail)	\$5.00 Set Up Fee
Special Handling (i.e. Mail Duplicate Statement) Each Mailing	\$5.00 + Mail Delivery Fees
Exception to Standard Imaging Format	\$1.00/month
<b><u>ESTATE SERVICES</u></b>	
Estate Administration	\$100.00/Hour (Min. Fee \$100.00)
Further Estate Follow-Up Estate Confirmation	\$100.00/Hour \$30.00
<b><u>GARNISHEE FEES</u></b>	
Handling of Garnishee Orders	\$125.00
Outstanding Garnishee Orders	\$30.00/Month + MTA Charges

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## Service Charges & Fees

January 2017



Contact Us:

Melville	306-728-5425
Grayson	306-794-2155
Grenfell	306-697-2803
Neudorf	306-748-2255
Wolseley	306-698-2252

Email: [info@horizoncu.ca](mailto:info@horizoncu.ca)  
Web: [www.horizoncu.ca](http://www.horizoncu.ca)

<b><u>BILL PAYMENTS</u></b>	
In-Branch Bill Payments: Members Non-Members Payment of Non-Compliant Bills Trace Requests Refund Request (Paid Bill Twice, Paid Wrong Amount)	\$2.50/Item \$5.00/Item \$7.00/Item \$15.00/Item \$25.00/Item
<b><u>CAFT SERVICES</u></b>	
Automated Payroll and Automated Debit Services for Businesses	Fees Vary
<b><u>CARD &amp; ATM SERVICES</u></b>	
Replace Lost Card Re-Order Card (Name Change, Worn, Damaged) Rush Order Request Returned Card (Address Unknown/Incorrect)	\$5.00/Occurrence \$5.00/Occurrence Cost \$10.00/Occurrence
ATM Interac® Network - Canadian	\$1.60 (+ Service Charges)
ATM Cirrus® Network - U.S. & International	\$3.10 (+ Service Charges)
ATM Special Handling Fee (Postdated or Foreign Cheques, Follow-Up Calls & Corrections)	\$5.00/Item or Occurrence
Other FI ATM Special Handling Fee (Non-Allowable ATM Transactions/Errors Completed at Another FI)	Cost
GLOBAL PAYMENT™ MasterCard® card First Gold GLOBAL PAYMENT™ MasterCard® card One Additional Gold GLOBAL PAYMENT™ MasterCard® card CHOICE REWARDS® (Personal Accounts Only)	\$0.00 Annual Fee \$100.00 Annual Fee \$20.00/Card \$24.00 Annual Fee
<i>For more details on the CUETS MasterCard® credit card products, please ask one of our staff members.</i>	
<b><u>CASH &amp; COIN SERVICES</u></b>	
Cash Handling Fees:  Canadian Coin Presented unrolled  Foreign Cash Order (Excluding USD)	\$0.50/Roll  \$8.00 (Min. Charge)

<b><u>CHEQUE &amp; AFT SERVICES</u></b>	
Cheque Cashing (Non-Member) Cheque Encoding Collection Items (Sent or Received) Rejected/Non-Compliant Clearing Item	\$12.00/Item \$2.00/Cheque \$25.00+cost \$7.00/Item
Copy of Cheque Image	\$2.00/Item in Current Year (Min. Charge \$5.00) OR \$30.00/Hour for over 1 Year
U.S. Cheque Drawn on Canadian Account	\$15.00/Item in Currency of Account
Certifying Cheques: Members Non-Members	\$10.00/Item \$20.00/Item
Personal & Business Cheque Orders	Fees Vary
Stop Payment Fee	\$15.00
<b><u>CLOSING ACCOUNTS</u></b>	
Accounts Within 90 Days Account Transfer to Credit Union Account Transfer to Bank	\$20.00 \$15.00 \$25.00
<b><u>CONFIRMATIONS</u></b>	
Audit Confirmation Letter Hold Funds/Cheque Verification	\$20.00 \$10.00
<b><u>DRAFTS</u></b>	
Manager's Trust Cheque Canadian Draft & US Bank Draft International Bank Draft	\$10.00 \$10.00 \$12.00
Trace Request For Draft	\$7.00+cost
Stop Payment on MTA	\$25.00
Stop Payment or Replacement of Draft	\$25.00+cost
<b><u>WIRES</u></b>	
Outgoing to Canadian Financial Institution Outgoing to U.S. Financial Institution Outgoing to Foreign Financial Institution Incoming From Other Financial Institution Send Interac® e-Transfer	\$30.00 \$40.00 \$50.00 \$15.00 FREE

<b><u>RETURNED ITEM FEES</u></b>	
Chargebacks - Canadian and U.S. Accounts Returned Non NSF Item	\$7.00/Item \$7.00/Item
<b><u>COLLECTION FEES</u></b>	
Returned Item Fees Payment Via External PAD Returned Item Fees Payment Via Cheque	\$48.00 \$48.00
<b><u>INACTIVE ACCOUNTS</u></b>	
Inactive Account Notices	\$25.00/Year (After 2 Years)
Mail Returned (Address Unknown or Incorrect)	\$7.00/Item + Special Account Handling Fee
Special Account Handling Fee	\$30.00/Hour
<b><u>OTHER SERVICES</u></b>	
Annual Follow-up for SIN refusal on interest bearing account Fax Service - Send or Receive Photocopy Telephone Services (Account Balances, Transfers) Commissioner of Oaths Follow-Up on Breach of Signing Authority	\$30.00 Annual Fee \$2.00/Page \$0.50/Page \$2.00/Request \$5.00 \$7.00/Item
<b><u>OVERDRAFT ITEMS</u></b>	
Manual Transfer to Cover Overdraft	\$ 5.00
NSF Items (Cheques, Pre-Authorized Payments, Bill Payments, etc.): If Returned If Paid	\$48.00 \$ 5.00
<b><u>OTHER FEES / SEARCHES</u></b>	
Land Titles Search	\$15.00 + Cost
Personal Property Registry Search: Within Province Out of Province	\$15.00 + Cost \$25.00 + Cost
Corporations Branch Search SK WRIT Registry Search Tax Certificate Search Audit Confirmation Letter External (PAD) Pre-Authorized Debit Set Up Fee	\$25.00 + Cost \$25.00 + Cost \$15.00 + Cost \$45.00 \$25.00
Quick Loan Advance	\$10.00/Occurrence

## ORGANIZATION ACCOUNTS

### CHARITABLE ORGANIZATIONS

Monthly Fee: \$0.00

#### \* Registered Charities Only

- Unlimited debit items free
- No fees for utility payments (organization name only)
- No annual fee for night deposit service

### ORGANIZATIONS

Monthly Fee: \$3.00

#### \* Non-Registered Charities

#### \* Recreational/Service Clubs

#### \* Societies/Non-Profit Organizations

- 10 debit items included, regular charges thereafter
- No fees for utility payments (organization name only)
- Monthly fee is waived with a minimum account balance of \$1,000

## ACCOUNTS

### CHEQUING

- No interest paid on this account
- Monthly statement
- Overdraft protection available by request on approved credit
- Access through Direct Payment, Interac®, Cirrus® and Maestro® networks
- Monthly maintenance fee of \$2.00

### MAXIMIZER® (INTEREST BEARING CHEQUING)

- Tier structure interest calculated on daily balances and paid monthly
- Monthly statement
- Overdraft protection available by request on approved credit
- Access through Direct Payment, Interac®, Cirrus® and Maestro® networks
- Monthly maintenance fee of \$2.00

(Service Charge Packages available for Chequing and Maximizer® accounts)

### PLAN 24® (DAILY INTEREST SAVINGS ACCOUNT)

- Interest calculated daily and paid monthly
- No chequing privileges
- Semi-annual statement
- Access through Direct Payment Interac® network

## INVESTMENT SAVINGS

- High interest savings account
- Interest calculated daily and paid monthly
- No chequing privileges
- Semi-annual statement
- Access through Direct Payment Interac® network

### U.S. DOLLAR MAXIMIZER® (INTEREST BEARING CHEQUING)

- No maintenance fee
- Tier structure interest calculated on daily balances over \$1,000 and paid monthly
- Monthly statement

Description of Fee	Fee Amount	
	Chequing / Maximizer®	PLAN 24®
<b>Personal &amp; Organization Account Fees</b>		
Cheques	\$1.00	N/A
Electronic Debits	\$1.00	\$1.00
In-Branch Withdrawals & Transfers	\$1.00	\$1.00
<b>Commercial Account Fees</b>		
Cheques	\$1.00	N/A
Deposits	\$1.00	\$1.00
Electronic Debits	\$1.00	\$1.00
In-Branch Withdrawals & Transfers	\$1.00	\$1.00
<b>Investment Savings Account Fees</b>		
One Monthly Debit Transaction	Free	
Additional Debit Transactions	\$3.00/item	
<b>USD Maximizer® Account Fees</b>		
Cheques	\$1.25 U.S.	
Electronic Debits	\$1.25 U.S.	
In-Branch Withdrawals & Transfers	\$1.25 U.S.	

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## Package Plans

January 2017



### Contact Us:

Melville	306-728-5425
Grayson	306-794-2155
Grenfell	306-697-2803
Neudorf	306-748-2255
Wolseley	306-698-2252

Email: [info@horizoncu.ca](mailto:info@horizoncu.ca)

Web: [www.horizoncu.ca](http://www.horizoncu.ca)

## PERSONAL ACCOUNTS

### TRUST ACCOUNTS

**Monthly Fee: \$0.00**

**\*Children Up To & Including 18 Years of Age**

- 10 debit items included, regular charges thereafter (Chequing, Maximizer®, and PLAN 24® Accounts)
- Minimum of \$100 for Non-Redeemable Term Deposits of 1 – 5 Years
- Benefits cease at age 19

### YOUTH ACCOUNT

**Monthly Fee: \$0.00**

**\*Age 18 & Under**

- Unlimited debit items
- Minimum of \$100 for Non-Redeemable Term Deposits of 1 – 5 years

### YOUNG ADULT 19-25

**Monthly Fee: \$5.00**

- 70 debit items included, regular charges thereafter
- Free basic personalized cheques
- Benefits apply to one of Chequing, Maximizer® or PLAN 24® accounts

### BASIC CONSUMER

**Monthly Fee: \$4.00**

- 10 Debit items included, regular charges thereafter

### CONSUMER PLUS

**Monthly Fee: \$9.00**

- 20 debit items included, regular charges thereafter
- Monthly fee is waived with a minimum account balance of \$2,000

### MASTERPLAN®

**Monthly Fee: \$13.00**

- 50 debit items included, regular charges thereafter
- No fees for utility payments & certified cheques (1<sup>st</sup> party)
- Monthly fee is waived with a minimum account balance of \$3,000

### MASTERPLAN® PLUS

**Monthly Fee: \$16.00**

- Unlimited debit items
- 2 Interac® ATM transactions monthly included \*
- No fees for utility payments & certified cheques (1<sup>st</sup> party)
- Monthly fee is waived with a minimum account balance of \$5,000

\* All other Interac® and Cirrus® fees will be charged at month end, not at the time of transaction.

### PREMIUM MASTERPLAN®

**Monthly Fee: \$26.00**

- Unlimited debit items
- 10 Interac® ATM transactions monthly included\*
- 10 Cirrus® ATM transactions monthly included\*
- Free basic personalized cheques
- No fees for utility payments, certified cheques (1<sup>st</sup> party), and Canadian drafts
- CHOICE REWARDS® provided at no charge
- Monthly fee is waived with a minimum account balance of \$10,000

\* All other Interac® or Cirrus® fees will be charged at month end, not at the time of transaction.

### GOLDEN AGE 60

**Monthly Fee: \$0.00**

- 40 debit items included, regular charges thereafter (Chequing, Maximizer®, Regular Savings, and PLAN 24® accounts)
- No fees for utility payments, certified cheques (1<sup>st</sup> party), and Canadian drafts

## COMMERCIAL ACCOUNTS

### BASIC COMMERCIAL

**Monthly Fee: \$8.50**

- 15 transactions included, regular charges thereafter

### VALUE COMMERCIAL

**Monthly Fee: \$16.00**

- 25 transactions included, regular charges thereafter

### COMMERCIAL

**Monthly Fee: \$31.00**

- 40 transactions included, regular charges thereafter
- No fees for utility payments & certified cheques (1<sup>st</sup> party)

### PREMIUM COMMERCIAL

**Monthly Fee: \$61.00**

- 80 transactions included, regular charges thereafter
- No fees for utility payments & certified cheques (1<sup>st</sup> party)
- No annual fee for night deposit service
- Monthly fee is waived with a minimum account balance of \$25,000

### SILVER COMMERCIAL

**Monthly Fee: \$80.00**

- 110 transactions included, regular charges thereafter
- No fees for utility payments & certified cheques (1<sup>st</sup> party)
- No annual fee for night deposit service
- Monthly fee is waived with a minimum account balance of \$35,000

### GOLD COMMERCIAL

**Monthly Fee: \$140.00**

- 200 transactions included, regular charges thereafter
- No fees for utility payments & certified cheques (1<sup>st</sup> party)
- No annual fee for night deposit service
- Monthly fee is waived with a minimum account balance of \$45,000

### PLATINUM COMMERCIAL

**Monthly Fee: \$200.00**

- 300 transactions included, regular charges thereafter
- No fees for utility payments & certified cheques (1<sup>st</sup> party)
- No annual fee for night deposit service
- Monthly fee is waived with a minimum account balance of \$55,000

*NOTE: Regular Interac® and Cirrus® fees apply to all accounts including package accounts, unless otherwise specified.*