

ACCOUNT AND SERVICE FEES



Sudbury Credit Union
Community Banking Services

www.sudburycu.com

COPPER CLIFF
1 Gribble Street
705.682.0645

LEVACK
37 Levack Drive
705.966.3451

LIVELY
16 Jacobson Drive
705.692.3635

MINNOW LAKE
9 Second Avenue
705.566.8540

NEW SUDBURY
1048 Barrydowne Road
705.566.2931

SOUTH END
469 Bouchard Street
705.522.5550

ADDITIONAL SERVICES & CHARGES

EFFECTIVE MAY 1, 2024

PERSONAL ACCOUNTS

ITEM	FEE
MemberCard® Replacement	\$10.00
Duplicate Statement	\$5.00
Mini Statement print out (max. 15 transactions)	\$2.00 per request
Registered Plan Transfer Out	\$125.00
Telephone Assisted Transfer	\$5.00
Telephone Balance Inquiry	\$1.00
Letter of Bank Confirmation	\$40.00
Record Search > 30 days	\$6/item + \$55/hour
Inactive Account	\$30.00/year

WIRE TRANSFERS

ITEM	FEE
Wire Transfer In - Canada/Int'l	\$15.00
Wire Transfer In - USA	\$15.00 USD
Wire Transfer Out - Canada	\$30.00
Wire Transfer Out - USA	\$35.00 USD
Wire Transfer Out - International	\$45.00

SAFETY DEPOSIT BOXES

ITEM	ANNUAL FEE
Small	\$35.00 + HST
Large	\$60.00 + HST
Key Replacement	\$25.00 + cost
Drilling	\$100.00 + cost

CHEQUE AND PAYMENT PROCESSING

ITEM	FEE
Foreign Currency Cheque	\$2.00
Cheques written in currency other than that of the account	\$12.00
Cheque sent on Collection	\$25.00
Non-Sufficient Funds (NSF)	\$60.00
Honoured NSF	\$6 + interest
Chargeback/Cheque Return	\$10.00
Stop Payment (full details only)	\$15.00
Stop Payment on Stale Dated items	free
Unencoded items	\$10.00
Coverdraft	\$1.00
AFT/Bill Payment Trace	\$20.00 plus utility cost
Manual/Paper Bill Payment Trace	\$20.00 plus utility cost
Supply Coin & Cash	\$0.10/roll \$1.00/\$1000
Bank Draft	\$7.50

ACCOUNTS & SERVICES*

EFFECTIVE MAY 1, 2024

	CHEQUING		SAVINGS	US DOLLAR	SPECIAL		BENEFITS ^C		
	No Fee Chequing ^b	Personal 1	Plan 24 ^b	Chequing	Personal Line of Credit	Meritline	Golden (60+)	Youth (0-17)	Student (17-25)

FEES & INTEREST

Minimum monthly fee	\$0	\$0	\$0	\$0	\$0	\$0	None	None	None
Minimum monthly balance to waive transaction fees	-	\$1,000 ^A	-	-	-	-	-	-	-
Earns monthly interest	No	Yes	Yes	Yes	N/A	N/A	-	-	-
Included transactions	-	-	First 3 free	-	-	-	Unlimited	Unlimited	Unlimited

IN-BRANCH TRANSACTIONS

Over the counter bill payments	Included	\$1.25	\$1.25	N/A	\$1.25	\$1.25	Included	Included	Included
Deposits	Included	Included	Included	Included	Included	Included	Included	Included	Included
Over the counter withdrawals	Included	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	Included	Included	Included

SELF-SERVE TRANSACTIONS

Cheque Clearing	Included	\$0.70	N/A	\$1.00	\$0.70	\$0.70	Included	Included	Included
Online/Mobile/ATM bill payment	Included	\$0.70	\$0.70	N/A	\$0.70	\$0.70	Included	Included	Included
Pre-authorized payments	Included	\$0.70	\$0.70	N/A	\$0.70	\$0.70	Included	Included	Included
INTERAC [®] e-Transfer (email money transfer)	\$0.75	\$0.75	\$0.75	N/A	N/A	N/A	\$0.75	5 Free	5 Free
Fulfilled INTERAC [®] e-Transfer Request	\$0.75	\$0.75	\$0.75	N/A	N/A	N/A	\$0.75	\$0.75	\$0.75

CARD TRANSACTIONS

INTERAC [®] Direct Payment (Point-of-sale)	Included	\$0.70	\$0.70	N/A	N/A	N/A	Included	Included	Included
ATM Withdrawal (at Sudbury Credit Union)	Included	\$0.70	\$0.70	N/A	N/A	N/A	Included	Included	Included
ATM Withdrawal (THE EXCHANGE [®] , ACCULINK [®])	Included	\$0.70	\$0.70	N/A	N/A	N/A	Included	Included	Included
ATM Deposits (Sudbury CU, THE EXCHANGE [®])	Included	Included	Included	N/A	N/A	N/A	Included	Included	Included
ATM Withdrawal (INTERAC [®] - Chartered Banks)	\$2.00	\$2.00	\$2.00	N/A	N/A	N/A	\$2.00	\$2.00	5 Free
US ATM Withdrawal (PLUS [®])	\$4.00	\$4.00	\$4.00	N/A	N/A	N/A	\$4.00	\$4.00	\$4.00
International ATM Withdrawal (CIRRUS [®])	\$5.00	\$5.00	\$5.00	N/A	N/A	N/A	\$5.00	\$5.00	\$5.00

OTHER FEATURES

e-Statements with cheque images	Included	Included	Yearly	Included	Included	Included	Included	Included	Included
Monthly Paper Statements	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	Included	Included	\$2.00
Online and Mobile Banking	Included	Included	Included	Included	Included	Included	Included	Included	Included
Authorized Overdraft Monthly Fee (if used)	\$5.00	\$5.00	N/A	N/A	N/A	N/A	\$5.00	N/A	\$5.00
Bank Drafts	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	2 Free	\$7.50	\$7.50

A = The following transactions are free at \$1,000 minimum balance: self-serve utility bills, withdrawals, cleared cheques, INTERAC Direct Payments (point-of-sale), ATM withdrawals at an Exchange or SCU ATM, and all pre-authorized payments.

B = Free transactions include utility bills, withdrawals, cleared cheques, INTERAC Direct Payment (point-of-sale), ATM withdrawals at an Exchange or SCU ATM, and all pre-authorized payments.

C = Benefits are special account features that can be applied to our No Fee or Personal 1 accounts.

*Service charges may be subject to change. Visit a branch for up to date fees.