

Personal Accounts

Service Charges and Fees

Effective March 1, 2019



Chequing Account Packages:

Carpathia Credit Union can simplify your personal chequing. Just select one of our convenient low-fee or no-fee member packages:

Performance Plus Plan _____ \$14.95/month

Our Performance Plus personal chequing account offers you convenience, peace of mind, and a wide variety of unlimited services! Performance Plus Plan- everything you've always wanted in a personal chequing account...and more.

e@ccess _____ **No Monthly Maintenance Fee***

An e@ccess personal chequing account is designed for members who use electronic channels frequently and prefer a no-cost alternative. This account offers you a great rate with no monthly maintenance fee*.

Our no-fee solution to everyday online banking need.

*Some conditions may apply. In branch transactions subject to fees, as noted.

Charge Per Transaction:

Automatic Teller Machines (ATMs)

Carpathia ATMs

Deposit	Free
Withdrawal	Free
Bill Payments & Transfers	Free

Credit Union Network

Deposit	Free
Withdrawal	\$0.65

INTERAC Direct Payments (debits)

INTERAC (Canada)	\$2.00
CIRRUS (United States)	\$3.50
CIRRUS (International)	\$6.50

Certification Of Official Cheques

By Carpathia Members	\$7.50
By Non-Members	\$17.00

Interac® e-Transfer

To Send (Free For Performance Plus Accounts)	\$1.00
To Receive	Free

Cheques - Personalized Printing (done in branch)

4 Cheques (minimum order)	\$5.25
48 Cheques	\$18.00

Performance Plus Plan (per year)

1 Order (of 48 cheques)	Free
Excess Orders (of 48 cheques)	\$18.00

Gold Account Members

1 Order Per Year (of 12 cheques)	Free
4 Cheques	\$4.75
12 Cheques	\$10.25
24 Cheques	\$12.25
48 Cheques	\$16.50

Bank Confirmations

Without Loans	\$20.00
With Loans (min. per hour)	\$35.00
Interest Paid Letter	\$15.00
Dormant Accounts - 24 months (over 18)	\$18.00
Dormant Accounts (under 18)	Free
Account Closings (within 90 days of opening)	\$15.00
Balance of Accounts (to another institution)	\$25.00

Bill Payments

Carpathia Online	\$0.65
In Branch (in person)	\$1.55
Pre-Authorized Payment	\$0.65
Tracing Bill Payments	\$12.50
Recall Bill Payment	\$25.00
Gold Account Members	
Utility (Hydro, water, phone, cable, Collabria)	Free
All Other Bills	\$1.55

Cheques

Certifications By Carpathia Members	\$7.50
Certifications By Non-Members	\$17.00
Drawn On Non-Chequing Account	\$7.50
Images	Free
Returned NSF Cheques (insufficient funds)	\$40.00
US Cheque Drawn On Canadian Chequing	\$7.50 USD

Charge Backs

Canadian Funds	\$7.00
US Funds	\$10.00 USD
If Cheques Are Drawn On Depositor	\$40.00

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Mailing Of Savings Statements (per year)

In Canada	\$30.00
Outside Canada	\$42.00

Money Orders/Bank Draft

Canadian Funds	\$6.50
US Funds (via bank draft only)	\$6.50 USD
Tracing Money Orders & US Bank Drafts	\$25.00

Monthly Management/Administration

Regular Chequing Accounts	\$2.00
All US Accounts	\$2.00 USD
Gold Account Members	Free

Monthly Statements (other than regular chequing accounts)

Obtained Online	Free
Mailing - Savings Account (per month)	\$2.50
Manual Printing (per page)	\$2.50

TFSA's (Tax Free Savings Accounts)

Early Withdrawals (in whole or in part) assessed on a per member basis (subject to penalties and/or loss of earning)	
Transfers Out	\$50.00
Variable Rate Withdrawal	\$5.00

Loan / Mortgage Payments

eTransfer in or Me 2 Me	Free
Automatically From Carpathia Account	Free
NSF Loan Payments	\$40.00
Returned Automatic Payments	\$5.00
Draft Or Money Order Traces	\$25.00
Set Up CAFT From Another FI	\$25.00
CAFT Loan Payment Retries	\$40.00
Skip Payment	\$10.00

Record Search of Vouchers

Current Month	Free
Less Than 90 Days (but more than 32)	\$2.25 ea
Over 90 Days (Per Hour - Minimum \$15.00)	\$45.00
Over 90 Days (Per Copy)	\$2.00

Debits

From Chequing (Free for Gold Account Holders) (no waiver of service fee for compensating balances)	\$0.65
From Savings (Free for Gold Account Holders) (no waiver of service fee for compensating balances)	\$0.65
From Investment Savings (one free, per month)	\$1.50
From Xtreme Savings (one free, per month)	\$5.00
Interac Direct Payments	\$0.65

Withdrawals

From Chequing	\$0.65
From Savings	\$0.65
From Investment Savings (one free per month)	\$1.50
From US Accounts	\$1.00 USD
From Xtreme Savings (one free per month)	\$5.00

Registered Products

RRIF Payments (manual)*FREE if credited to a Carpathia Credit Union	\$7.50*
RRSP Early Redemption For Federal Homebuyer's Program	
Mortgage At Carpathia	\$25.00
Mortgage Elsewhere (discretionary minimum)	\$200.00
Transfers Out	\$50.00
Early Redemption (if approved, per cert)	\$50.00
RSP/RIF Changing Age Base on Contract	\$50.00
RSP to RIF <71	\$50.00
LIRA to LIF <71	\$50.00
Plans Transfer-In (min 24 month term) or	\$100.00
Cash Withdrawal - Variable RRSP	\$5.00
Cash Withdrawal - RIF (in excess of min/specified)	\$5.00
T3 Estate Preparation Fee	\$275.00
Specialized Estate Assistance Fee (minimum)	\$275.00



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Safety Deposit Boxes

\$10 discount for Campus, Gold, & Performance Plus Plan Members

(prices & sizes available on request)

Small 1.5x5 (plus GST)	\$38.60
Medium 2.5x5 (plus GST)	\$49.60
Large 5x5 or 2.5x10 (plus GST)	\$76.00
Extra Large 5x10 (plus GST)	\$121.50
Keys Lost	per quote
Drilling Costs (to access safety deposit box)	Actual Cost

Transfers

Carpathia Online or Carpathia-By-Phone	Free
By ATM or In Person	Free
By System (to cover overdrafts)	\$3.00
Mortgage Transfers Out	\$100.00
RRSPs/RRIFs/TFAs Transfers Out	\$50.00
Between Memberships (to cover overdrafts by Carpathia, manual entry)	\$5.00

U.S. Accounts (all charges in U.S. funds)

USD Encashment U.S. Items (no U.S. account)	\$2.50 USD
USD Per U.S. Cheque or Debit	\$1.00 USD
U.S. Cheques Drawn on Canadian Account	\$7.50 USD
U.S. Account Withdrawals In Branch/Person	\$1.00 USD
Monthly Maintenance Fee	\$2.00 USD

FREE for Gold Account Members

*interest is paid on closing daily balances greater than \$1,000

Overdrafts

(Debits In Excess of Chequing Account Balances and/or Lines of Credit)

Automatic Transfer (to cover overdraft)	\$3.00
Surcharges	\$5.00*

*overdraft interest at prime plus 10%

Wire Transfers (plus costs)

Outgoing Wires	
Canadian Funds in Canada	\$20.00
Canadian Funds to U.S./International	\$30.00
U.S. Funds in Canada/U.S.	\$20.00 USD
U.S. Funds International	\$30.00 USD
Incoming Wires	
From Canada	\$10.00
U.S./International	\$14.00
Regular Incoming Pension	\$2.50

Stop Payments

Complete Information	\$12.50
Incomplete Information	\$17.50

Member Cards

Replace Lost Card	\$10.00
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Collections

Cheques Received (from another financial institution)	\$40.00
Cheques Sent On	\$15.00

e@ccess Account Transactions

In Branch Deposits or Withdrawals	\$1.00
FREE when using online or mobile.	

Other Fees

Duplicate Tax Receipts (T5s, T4RIFs, etc)	\$10.00
T-5 Prior to Year End (Estate Request)	\$10.00
Estate File	\$50.00
Garnishment Orders (required to make payments)	\$25.00
Photocopying (cost per copy)	\$0.75
Amending/Exchanging Loan Security	\$25.00
Unlocking a Locked In Pension	\$100.00

Contact Us

Corporate Office:

952 Main Street, Winnipeg MB R2W 3P4

Commercial Centre:

950 Main Street, Winnipeg MB R2W 3P4

Branches:

950 Main Street, Winnipeg MB R2W 3P4

1341-A Henderson Highway, Winnipeg MB R2G 1M5

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