

Service Fee Listing- For Personal and Business Accounts

Effective Date: **April 1, 2022**

<b>Personal In-Branch Transactions</b>	<b>Service Fee</b>	<b>Miscellaneous Transactions</b>	<b>Service Fee</b>
Deposit – Personal Account	N/C	Official Cheque/Bank Draft – Canadian funds	\$7.00
Cash Withdrawal - Personal	N/C	Official Cheque/Bank Draft – US funds	\$8.00
Bill Payment – Personal	\$1.25	Unauthorized Overdraft	\$7.00
Bill Payment – Non-member	\$3.00	Overdraft Transfer	\$2.00
Transfer – Personal	N/C	NSF – Item	\$45.00/per
		NSF – Payable to self	\$60.00
<b>Electronic Transactions</b>		Chargeback – personal account	N/C
Direct Deposit-Personal	N/C	Chargeback – business account	\$6.00
Electronic Funds Withdrawals – Personal	\$.75	N/C	\$5.00
ATM- deposit -personal	N/C	Mail-out Statement – Public Guardian Trustee	\$3.00
ATM withdrawal Bay Credit Union ATMs		Mail-Out Statement- Business Acc. Monthly	\$15.00
ATM withdrawal – Ding free ATMs	\$1.25	Mail Out Statement- Community Acc. Monthly	\$3.00
ATM withdrawal (Non ding-free ATMs + surcharges)	\$1.25	E-statements	N/C
ATM Inquiry	\$0.60	Statement print-out	\$1 up to 5 pgs-0.25 add'l pages
POS (Point of Sale) - personal	\$.75	Safety Deposit Box (+\$5 annual stmt fee)	\$35.00/\$60.00
POS /ATM - US Funds	\$3.00	Replace Safety Deposit Box Keys	At Cost
POS/ATM – International	\$5.00	Drill Safety Deposit Box	At Cost
Cheque Clearing – personal	\$.75	Member Card Replacement (when lost)	\$15.00
e-Transfer – send	\$1.50	Stop Payment – full detail	\$12.00
e-Transfer – receive	N/C	Stop Payment – partial detail	\$15.00
e-Transfer – Request Money	\$1.50		
On-line bill payment	N/C	Wire Transfer – receiving	N/C
On-line transfer	N/C	Wire Transfer - sending USD/CAD	\$30.00
Telephone Banking bill payment	N/C	Wire Transfer – sending INTERNATIONAL	\$40.00
Telephone Banking transfer	N/C	Registered Product – Transfer out	\$100.00
Pre-Authorized Auto Transfer - Personal	\$0.00	Balance of Account – Transfer out	\$30.00
Pre-Authorized Auto Bill Payments – Personal	\$0.00	Dormant Account (after 24 months inactive)	Review \$2.00/mth
		Bill Payment Trace	\$15/item
		Fax – at Member’s request	\$1.25/page
<b>Business Account In Branch Fees</b>		Photocopy – at Member’s request	\$1 1-5 pages, \$0.25/page after
Bill Payment – Business	\$2.00	Annual Dues	\$10 /year
Deposit - Business	\$1.50	Account Closure < 6 months	\$35.00
Cash Withdrawal – Business	N/C	Estate Monitoring Fee – inactive estates review	\$25.00/month
Cash Deposits – Business	\$1.50/1000	Estate Closing Fees – based on complexity	\$50 - \$100
Deposit Book – Business	\$5.00		
Transfer – Business	\$1.00		
		<b>Business Acc’s Payroll One-time Set Up Fee</b>	
<b>Business Account Electronic Fees</b>		1-10 Employees	\$50.00
Direct Deposit–Business	\$.85	11-25 Employees	\$100.00
Electronic Funds Withdrawals – Business	\$.85	26+ Employees	\$150.00
\$5/month	\$1.25	Add new employee record	\$4/record
POS (Point of Sale) – business		\$.85	\$2/record
Cheque Clearing – business	\$1.00	Payroll processing	\$10/month
Pre-Authorized Auto Transfer – Business	\$0.00		
Pre-Authorized Auto Bill Payments – Business	\$0.00	In-House Payroll (employee acc held at CU)	\$5/month
<b>Rates are in effect as of April 1, 2022 and are subject to change without notice.</b>			

**Personal Account Packages**

Student Package	\$0
Bronze Chequing	\$6.95
Silver Chequing	\$14.95
Gold Chequing	\$23.95

**Business Account Packages:**

Electronic Deposit Account	\$17.00
Community Account	\$4.95
Small Business	\$14.95
Large Business	\$57.95

We also offer Pay as you go chequing account (no monthly fee). **Never pay for more than what you use.** Transactions are pay-per-use according to our service fee schedule.

For more details about account packages, [click here](#), or navigate to baycreditunion.com>Accounts>Personal Accounts OR Business Accounts