

business banking fees

Save your business time and money:

- **Deposit Anywhere™**. This handy feature on our mobile app lets you deposit cheques from anywhere, anytime.
- **Pay bills electronically**. Using phone, online or mobile banking to pay bills is now FREE. Save on fees, postage and trips to the branch!
- **Interac e-Transfers®** are now part of our monthly bundles. Paying sub-contractors and suppliers this way can save you a bundle, too.
- **Need cash?** Use the no-charge cashback feature when shopping with your debit card or use a KSCU or Exchange™ ATM.

	FULL SERVE		SELF SERVE	
	In Branch*	Credit Union ATM	Phone Banking	Online/ Mobile Banking
Bill Payment	2.00	N/A	FREE	FREE
Transfer to own account other member	1.25	FREE	FREE	FREE
	1.25	N/A	FREE	FREE
Withdrawal	1.25	0.75	N/A	N/A

Fees incurred only when total number of bundled free transactions is exceeded. Does not apply to SUMMIT SAVINGS ACCOUNT®.

**Includes transactions through our Member Service Centre.*

business accounts

SERVICE FEES effective September 1, 2019

LITE	PLUS	PRO	PREMIUM
Pay-as-you-go	For small businesses	For mid-sized businesses	For larger businesses
MONTHLY FEE			
\$6 minimum**	\$20	\$30	\$40
TRANSACTIONS INCLUDED			
1 FREE in-branch withdrawal or transfer	20 bundled transactions†	40 bundled transactions†	60 bundled transactions†

PRESTIGE	YOUNG ENTREPRENEUR	U.S. BUSINESS	SUMMIT SAVINGS®
A customized account	For younger members (18-29) with their own businesses	For businesses dealing with U.S. currency	A flexible and accessible savings account
MONTHLY FEE			
<i>based on activity and balances</i>	\$5	\$0	\$0
TRANSACTIONS INCLUDED			
unlimited bundled transactions*	15 bundled transactions* eStatement only	pay-as-you-go	all transactions \$3 1 FREE withdrawal or transfer

community accounts

PLUS	PREMIUM	PRESTIGE
For small organizations	For mid-size organizations	For larger organizations
MONTHLY FEE		
\$2.50 <i>FREE if minimum monthly balance over \$250</i>	\$5 <i>FREE if minimum monthly balance over \$500</i>	<i>based on activity and balances</i>
TRANSACTIONS INCLUDED		
10 bundled transactions*	20 bundled transactions*	unlimited bundled transactions*

TRANSACTION FEES†

ATM transaction			
KSCU or other CU ATM	0.75		
Interac® ATM	2.00		
U.S./International ATM	3.00		
Cheque	0.75		
Debit card purchase			
Canada or U.S.	0.75		
Deposit with cashback	1.25		
In-branch withdrawal or transfer to own account	1.25		
		Interac e-Transfer®	0.75
		Pre-authorized withdrawal	0.75
		Bill payment	
		in branch	2.00
		online/phone/mobile	FREE
		reverse bill payment	7.50
		trace request	20.00
		Inter-member transfer	
		online/phone/mobile	FREE
		in branch	1.25

NOTE: In-branch transactions include those conducted through our Member Service Centre.

**Service charges up to \$6 covered by monthly fee; charges over \$6 are pay-as-you-go.

† Only charged where applicable and when monthly bundled transaction limit exceeded.

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MISCELLANEOUS FEES

Audit/bank confirmation	30.00	Post-dated transaction	5.00
Automatic fund transfer amendment	5.00	Registered closure	50.00
token replacement fee	5.00	Registered transfer out[§]	75.00
corporate client setup fee, cost plus	50.00	TFSA withdrawal (after 1 FREE per year)	5.00
trace, error correction, error recall; cost plus	10.00	Rejected pre-authorized payment or clearing	10.00
Chargeback	10.00	Requirements/demands/garnishees	
Cheque images		remittance request for information per hour (min. \$20)	25.00
online mailed, per month except Young Entrepreneur	FREE FREE 2.00	Returned mail processing fee	10.00
Dormant account fees		Safety deposit box[§]	
dormancy admin. fee	50.00	small, per year	35.00
charge per month	6.00	medium, per year	45.00
Duplicate tax receipt last reported tax year	10.00	large, per year	65.00
Foreign draft		extra large, per year	80.00
cost plus	5.00	key replacement	15.00
stop payment	25.00	drill box, cost plus	20.00
Investment adjustment	25.00	Seal document	50.00
MemberCard replacement	5.00	Search past records	
Membership closure[†]		less than 60 days, per item	3.00
transfer of account to other financial institution	25.00	over 60 days, per item	5.00
in-branch account closure	25.00	plus hourly fee (min. 1 hr.)	30.00
Money wire transfer (in currency transacted)		Statement of interest paid on LOC or loan	30.00
incoming	10.00	Statements	
outgoing, cost plus	23.00	monthly paper statement	2.00
recall, amendment or trace	25.00	additional automatic statement, per month	2.00
Night deposit services[§]		duplicate statement on request, per month	5.00
per year	60.00	Stop payment	
replacement key	100.00	per item	15.00
Non-encoded cheque[§]	10.00	Temporary cheques[§]	5.00
Official cheque	10.00	per sheet	
Overdrafts/NSF		Transfer funds	
auto cover transfer	2.00	telephone request	5.00
overdrawn account	5.00	U.S./foreign cheque	
returned item charge	40.00	for cash or deposit	5.00

† Waived if funds transferred via money wire transfer or if consolidating KSCU accounts
§ Tax as applicable. ¶ Includes Canadian cheques written in U.S. funds

*BUNDLED TRANSACTIONS

- Cheques
- Debit card purchases
- Deposits with cashback
- In-branch transfers to own or other member's account
- Interac e-Transfers®
- KSCU ATM withdrawals
- Other Canadian Credit Union ATM withdrawals
- Pre-authorized withdrawals

ALWAYS FREE

- Online, mobile and phone banking including bill payments
- Cheque images online
- Deposit Anywhere™
- Deposits (including pre-authorized)
- eStatements

LOAN FEES

Appraisals cost

Business loans

application fee, min. \$150 1%
annual administration fee
• up to \$250,000 150.00
• \$250,000 to \$1 million 250.00
• \$1 million to \$5 million 500.00
• \$5 million+ min. 500.00
• land development up to 1%

Cash secured letter of credit

• up to \$50,000
application fee 1%
renewal fee, min. \$50 0.5%
• \$50,000 to \$250,000
application fee 1%
renewal fee, min. \$500 negotiated
• \$250,000+
application/renewal fee,
min. \$2500 negotiated

Insurance refund processing 25.00

Late filing fees

year-end financial statements, per month 75.00
margin reports, per week 10.00

Mortgage discharge fee min. 150.00

PPSA

registrations, searches cost
discharges FREE

Payment alteration 25.00

Redocumentation fee (no new funds)

• up to \$1 million 250.00
• \$1 million to \$5 million 500.00
• \$5 million+, min. \$500 negotiated
• land development up to 1%

any additional legal fees not included

Interest rate for exceeding your line of credit or overdraft is 21%, compounded monthly.



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