

miscellaneous fees

Audit/Bank Confirmation	\$30	Overdraft/NSF	
Automatic Funds Transfer		coverdraft	\$2
Amendment	\$5	overdrawn account	\$5
Change of Signers	\$40	returned item charge	\$40
one free per year		Post-Dated Transaction	\$5
Cheques		Registered Plan	
chargeback	\$10	closure	\$50
images, mailed	\$3	transfer out**	\$75
images, online	free	TFSA withdrawal,	\$5
foreign draft, cost plus	\$5	1 free per year	
foreign draft, stop payment	\$25	Rejected Pre-Authorized	
non-encoded	\$10	Payment/Clearing	\$10
official	\$10	Requirements/Demands	
temporary, per sheet**	\$5	/Garnishees	
foreign, cash or deposit	\$5	remittance	\$25
Collection Item		request for info:	
Canadian	\$35	under 1 hour	\$20
USD	\$50	per hour	\$40
Dormant Account		Returned Mail	\$10
one-time admin fee	\$50	Safety Deposit Box**	
per month	\$6	small	\$45
Duplicate Tax Receipt	\$10	medium	\$55
Estate Administration		large	\$75
under 18 months, per month	\$60	extra large	\$90
over 18 months, per month	\$85	key replacement	\$15
Investment Adjustment	\$25	drill box, cost plus	\$20
Inter-Member Transfer		Seal Document	\$50
online, phone, mobile	free	Search Past Records	
in-branch	\$1	per item, up to 6 items	\$5
International ATM Withdrawal	\$5	over 6 items, per hour	\$35
Member Card Replacement	\$5	Statement	
Membership Closure*	\$25	paper	\$3
Money Wire Transfer		additional automatic	\$3
incoming	\$10	duplicate	\$5
outgoing, cost plus	\$23	interest paid on loan/LOC	\$30
recall, amendment, trace	\$30	Stop Payment	
Night Deposit**		per item	\$15
per year	\$60	Utility Bill Payment	
replacement key	\$100	online, phone, mobile	free
		trace	\$25

* waived if funds transferred via wire transfer or if consolidating KSCU accounts

** tax as applicable

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business
banking fees

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OCT 2025



business accounts

LITE

10 debit transactions

\$3/month

COMMUNITY

20 debit transactions

\$3/month
(free if minimum monthly balance is \$500)

PLUS

30 debit transactions

\$20/month

U.S. DOLLAR

pay per debit transaction

no monthly fee

PREMIUM

70 debit transactions

\$40/month

SUMMIT SAVINGS®

1 free withdrawal or transfer

no monthly fee

debit transactions

- Cheques
- Debit Card Purchases
- In-Branch Transfers to Own or Other Member's Account
- In-Branch Utility Bill Payments
- Interac e-Transfers®
- KSCU and Canadian Credit Union ATM Withdrawals
- Pre-Authorized Withdrawals

additional transactions \$1

only charged where applicable and when monthly debit transaction limit exceeded.

loan fees

Annual Administration	
up to \$250,000	\$175
\$250,000 to 1 million	\$275
\$1 million to \$5 million	\$500
\$5 million +	min. \$1,000
Application Fee	
min. \$250	1%
Appraisal	cost
Cash-Secured Letter of Credit	
application, min. \$100	1% of principal
renewal, min. \$100	0.5% of principal
cancellation	\$50
Construction Mortgage	
min. \$750	0.25% of principal
Insurance Refund Processing	\$25
Late Filing Fees	
year-end financial statements, per month	\$75
margin reports, per week	\$10
Mortgage Discharge	
per property	\$250
Payment Alteration	\$50
PPSA	
registration, search	cost
discharge	free
Re-Documentation (No New Funds)	
legal fee not included	min. \$250

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