

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

your path. our purpose.

1.800.665.5728 | [kscu.com](https://www.kscu.com)

personal banking fees



personal accounts

LITE

pay per debit transaction
1 debit transaction included

no monthly fee

PLUS

everyday value
50 debit transactions

\$10/month
(free if minimum monthly balance is \$4,000)

PREMIUM

one fee covers all
unlimited debit transactions

\$16/month

SENIOR

for members over 60
50 debit transactions

no monthly fee

START

for members under 25
unlimited debit transactions

no monthly fee

U.S. DOLLAR

pay per debit transaction

no monthly fee

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.

lending fees

Exceeding LOC	
compounded monthly	21%
Insurance Refund Processing	\$25
Letter of Credit	1.5%
Payout Statement	\$25
Payment Alteration	\$25

mortgage fees

Appraisal	cost
Construction Mortgage Application	\$500
Discharge	\$75
Interim Financing, min. \$100	1%
Renewal	
conventional	\$50
flex choice	free
Title Search	\$20
Unscheduled Signing	\$100

personal loan fees

Discharge	free
Name or Lien Search	\$20
Registration	cost
Release of Substitution of Security	\$50

All trademarks are the property of their respective owners. Summit Savings® is a registered trademark owned by Canadian Western Bank, used under license.