

## DEPOSIT ACCOUNTS

<b>Personalized Cheques</b>	at cost
<b>Cheques, Withdrawals, etc</b> (Paper Items)	\$ 0.60
<b>POS, MasterCard, etc</b> (Electronic Items)	\$ 0.50
<b>Member initiated transfers</b>	Free
<b>ATM Withdrawals</b>	
Saskatchewan CU's	\$ 0.50
Interac	\$ 2.00
Cirrus (International)	\$ 3.00
<b>Certified Cheques</b>	
Member	\$ 10.00
Payee or Third Party	\$ 15.00
<b>Stop Payment</b>	
Request	\$ 10.00
Return	\$ 5.00
<b>NSF Cheques</b>	\$ 30.00
<b>Bank Draft Request</b>	\$ 5.00
<b>Overdrafts</b>	
21% Interest - plus \$5.00/item	
\$2.00 per generated transfer to cover	
<b>Account Closed within 6 Mo.</b>	\$ 20.00
<b>Account Balance by Phone</b>	\$ 5.00
<b>RRSP or RRIF transferred to another</b> Financial institution	\$ 100.00
<b>Night Depository</b>	Free
<b>Statement of Account</b>	\$ 2.00
<b>MemberDirect</b>	
Internet & Mobile Banking	Free
(Bill payments will have a charge of \$0.25 per bill paid)	

## MISCELLANEOUS FEES

<b>Cashing cheques for non members</b> (minimum charge of \$10.00) 1% cheque	
<b>Verification of Funds</b>	
In Saskatchewan	\$ 3.00
Out of Province	\$ 6.00
<b>Telephone Transfer or Wiring funds</b>	
To Saskatchewan CU	\$ 10.00
To Out of Province CU	\$ 40.00
To Other Financial Institution	\$ 40.00
<b>Bill Payments</b>	
Over Counter member	\$ 1.00
Over Counter non member	\$ 2.00
With MemberDirect	\$ 0.25
<b>Turbo Machine Transaction</b>	\$ 1.00
<b>Search of Records</b> (minimum charge of \$15.00)	\$30.00/hr
<b>Money Orders</b>	
Canadian	\$ 5.00
US	\$ 6.00
	plus costs
<b>Travellers Cheques</b>	1%
<b>Foreign Cash Order</b>	\$ 5.00
	plus cost
<b>US cheque drawn on Canadian Account</b>	\$ 5.00
<b>Bank Confirmations</b>	\$ 30.00
<b>Photocopying</b>	\$ 0.25
	per page
<b>Fax Charges</b> (sending or receiving)	\$ 0.50
	per page

## LOAN FEES

<b>PPSA RELATED FEES</b>	
<b>Registration</b> (plus \$10.00/yr registered)	\$ 10.00
<b>Renewal/Amendment</b> (plus \$10.00/yr registered)	\$ 10.00
<b>Search</b>	\$ 15.00
<b>Credit Bureau Search</b>	\$ 10.00
<b>REAL PROPERTY FEES</b>	
<b>Charge Upon Lands</b>	Free
<b>Register Caveat (interest)</b> plus costs	\$ 75.00
<b>Land Titles Search</b> plus costs	\$ 10.00
<b>Discharge Caveat/Mortgage</b>	\$ 50.00
Mortgages prepared by solicitor will be solicitor costs.	
<b>Application Fee</b> Less than \$3,000.00	\$ 50.00
<b>Consolidation Fee</b>	\$ 25.00
<b>Farm Improvement Loan</b>	1/4 of 1%
<b>Letter of Credit</b>	\$ 10.00
<b>Irrevocable Letter of Credit</b>	1% of amount
<b>Mortgage Buy Down</b> Administration Fee	\$ 100.00
<b>Annual Name Search for Line of Credit</b> Renewal	\$ 25.00
<b>Mortgage Transfer out fee</b>	\$ 100.00
<b>QuickLoan Disbursement</b> 1 disbursement free per month	\$ 5.00

### **SAFETY DEPOSIT BOX**

Small	annually	\$ 30.00
Medium	annually	\$ 35.00
Large	annually	\$ 50.00

<b>Forceful Entry of Box</b>	\$ 20.00
	plus costs
<b>New Key</b>	\$ 20.00
	plus costs
<b>Replace Box</b>	\$ 20.00
	plus costs

### **ECONOMIZER PLAN ACCOUNT**

The Credit Union will offer a separate package of services available to members 18 years of age and over.

The Economizer Plan Account offers the following services.

- Unlimited cheque writing, debit memos and withdrawals.
- No charge for POS/MasterCard or any electronic transactions.
- No charge for deposits
- No charge for bill payments or traveller cheque
- No fee account balance by phone
- No fee for transfers or statement of account
- No fee for cheques written in US funds

**Monthly Fee** \$ 12.00

\* **The Economizer Plan Account DOES NOT include Money Orders, any ATM transactions or personalized cheque orders.** (Youth are not charged for money orders)

### **HERITAGE PLAN ACCOUNT**

The Credit Union will offer a separate package of services available to members 65 years of age and over.

The Heritage Plan Account will offer the same services as the Economizer Plan Account except no fee for stop holds.

-There is a charge for money orders  
**Monthly Fee** FREE

### **Service Charges** **Effective October 1, 2009**

On a regular basis, the Debden Credit Union Limited reviews its service charges. The revised service charge schedule is then communicated to members.

When establishing service charges, several factors are considered. The first is the principle of "user pay", a fair and equitable system, whereby the user of the service pays a service fee that reflects the development, maintenance and delivery costs of that service. The second factor is the prevailing level of the service charges within the market place - every effort is made to be competitive, providing good value to Credit Union members. Finally, the service charge structure reflects the financial requirements of the Debden Credit Union Limited, for sufficient revenue to ensure continued stability and ability to meet member's needs.

If you have any questions regarding Debden Credit Union Limited service charges, please contact us at the Debden Office at 724-8370 or the Big River Office at 469-4944,

or visit us on the web at: [www.debdencu.com](http://www.debdencu.com)



**Debden Credit Union Limited**

**" Building Futures Together "**  
**Debden and Big River**

*Make it Real*



### **SERVICE CHARGE SCHEDULE**

**Effective: October 1, 2009**

#### **DEBDEN OFFICE:**

Box 100  
Debden, Saskatchewan  
S0J 0S0  
Phone: 724-8370  
Fax: 724-2129

Hours of Operation

9:00 to 4:00 - Monday to Thursday

9:00 to 5:00 - Friday

Closed - Saturday & Sunday

#### **BIG RIVER OFFICE:**

Box 147  
Big River, Saskatchewan  
S0J 0E0  
Phone: 469-4944  
Fax: 469-4943

Hours of Operation

9:00 to 4:00 - Monday to Thursday

9:00 to 5:00 - Friday

Closed - Saturday & Sunday