



**ST. STANISLAUS - ST. CASIMIR'S
POLISH PARISHES CREDIT UNION LIMITED**

Personal Service Fees			
Effective July 31st, 2016			
		New	65+
IN BRANCH TRANSACTIONS			
Withdrawal/Transfer	+ \$	0.70	free
Deposit		free	free
Inquiry		free	free
Bill Payment		1.25	free
Bill Payment Investigation		15.00	15.00
Duplicate/Interim Statement		3.00	3.00
Western Union Money Transfers		At Cost	At Cost
ONLINE and TELEPHONE BANKING			
Withdrawal/Transfer		free	free
Deposit		free	free
Inquiry		free	free
Statement		free	free
Bill Payment		free	free
E-Transfers - Send/Receive		free	free
CLEARING and CHEQUES			
Cheque Clearing/PAP (CAD, USD)	+	0.70	free
Direct Deposit/EFT		free	free
Bank Draft CAD/USD		7.50	free
Money Order		7.50	free
Certified Cheque - Member		10.00	10.00
Certified Cheque - Non Member		25.00	25.00
Stop Payment		10.00	free
Return Item		10.00	10.00
NSF Cheque		50.00	50.00
Automatic Transfer to Cover Overdraft		3.00	3.00
Cheque Printing		Call for Pricing	
ATM/POS TRANSACTIONS			
Transactions at POLCU ATM		free	free
Transactions at EXCHANGE Network ATM		free	free
Domestic ATM		1.50	1.50
International ATM		7.50	7.50
POS (Interac Debit)	+	0.70	free



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REGISTERED PLANS		
RRIF Additional Payment	free	free
RRIF Minimum Payment	free	free
RRSP/TFSA Withdrawal at Maturity	free	free
RRSP/TFSA Early Withdrawal (during term)	25.00	25.00
RRSP/TFSA/RRIF Transfer out	100.00	100.00
SAFETY DEPOSIT BOXES (All fees are subject to HST)		
Small	40.00+HST	35.00+HST
Medium	60.00+HST	55.00+HST
Large	100.00+HST	95.00+HST
Lost Key	+ 50.00+HST	50.00+HST
Drill	+ 250.00+HST	250.00+HST
WIRE TRANSFERS*		
Incoming	10.00	10.00
Outgoing Domestic	\$0 - \$10,000	20.00
	\$10,000.01 - \$50,000	30.00
	over \$50,000	40.00
Outgoing International	\$0 - \$10,000	35.00
	\$10,000.01 - \$50,000	50.00
	over \$50,000	70.00
Wire Trace/Recall/Amendment	30.00	30.00
MISCELLANEOUS		
Monthly Maintenance/Statement Fee	3.75	3.75
Garnishment	50.00	50.00
Collection Item - Incoming/Outgoing	50.00	50.00
Dormant/Inactive Fee - per year	+ 100.00	100.00
Certificate of Account Balance	25.00	25.00
Search of Record (after 30 days) - per hour	40.00	40.00
Account Closed within 90 days	35.00	35.00
BGZ Account Application Fee	20.00	20.00
BGZ - Transfer Pension from Poland	5.00	5.00
Estate Administration/CUMIS Claim	50.00	50.00
Balance Transfer to another FI when closing account	25.00	25.00
Large Cash Order	15.00	15.00

All fees are subject to change without notice.

* Surcharges by other financial institutions may apply.