



Grand Trunk (BC) Employees Federal Credit Union takes immense pride in our great rates on deposits and loan products. To help protect your investments, we occasionally review and update our rates and fees. The items below apply to all accounts effective November 15, 2022.

Accounts

| Paper Statements | \$1.00 per month per account* |
|--------------------------------|-------------------------------|
| Account Activity Printout | \$2.00 per page |
| Statement Copy | \$3.00 each |
| Draft/Check Copy | \$5.00 each |
| Deposited Item Returned Unpaid | \$30.00 each |
| Account Balancing Assistance | \$15.00 per hour |
| Dormant Account | \$20.00 per quarter |
| | |

Escheat Account \$100.00 Garnishments and Levy's \$75.00 \$5.00 **Account Verifications**

Post Office Address Change Notification \$2.00 per item **Incorrect Mailing Address** \$3.00 per month

Postal Return Items Exact fee

Close Account \$20.00 if closed within first year

IRA Transfer or Closure \$25.00

Non-Sufficient Funds Item \$25.00 per representment

Overdraft, per item \$25.00 each Unauthorized Return \$20.00 each Stop Payments \$25.00 each

Check Printing Prices vary depending on style of checks; 1 free box per

year for retirees over 61 with direct deposit

Electronic Services

Wire Transfers

| Domestic Wire | \$25.00 each |
|---------------|-----------------------|
| Foreign Wire | \$35.00 if applicable |
| Incoming | \$5.00 each |

CU Easy Pay

Enrollment

Transaction \$0.40 per transaction, after 10 free per month Non-Use \$5.00 per month – terminated after 90 days

Pay Anyone (P2P)

Enrollment Free

Transaction \$0.40 per transaction, after 10 free per month \$0.03 per transaction, after 30 free per month Text Banking

Card Services

Debit, ATM, VISA Replacement Card \$10.00 Debit, ATM, VISA Card PIN Reminder \$5.00

Misc Services

Money Orders \$2.00 each Cashier's or Certified Checks \$3.00 each Free Notary Notary (Non-member) \$20.00

Free for members, 7% for non-members Coin Machine

Missing Title \$25.00 per quarter

Skip Loan Payment Request \$25.00 Overnight Mail \$45.00 Overnight Mail - Out of State \$60.00

Check Cashing**

\$3.00 with minimum of \$100 in savings \$10.00 if no activity within 6 months \$10.00 for non-members

^{*}Excluding accounts where the primary member is under age 18 or over age 61.

^{**}Fee waived if member has active account or is a minor.