

Carpathia Credit Union

Product & Service Fees

PERSONAL ACCOUNTS



КАРПАТІЯ
CARPATHIA
CREDIT UNION

Package Accounts

Carpathia Credit Union can simplify your banking by selecting one of our convenient package accounts.

Performance Plus Plan **\$11.95/month**

Our premium, personal chequing account offers convenience, peace of mind, and a wide variety of unlimited services. Performance Plus Plan – It's everything you've always wanted in a personal chequing account and more.

Performance Plan **\$6.95/month**

Carpathia's personal chequing account that provides you with the convenience of eliminating itemized service charges. An account designed for those members who use their accounts moderately and prefer to pay one monthly fee.

e @ccess **FREE**

A personal chequing account designed for those members who use electronic channels frequently and prefer the no cost alternative. This account offers a great interest rate with no monthly maintenance fee. It's the no fee solution for your everyday financial needs.*

* Some conditions apply.



Notice of Product and Service Fees

Personal

Effective: June 1, 2006

Some of these fees may be included in your account package.

SERVICE	CHARGE PER ITEM
Chequing per Debit.....	\$ 0.55
<i>(No waiver of service charge for compensating balances)</i>	
Savings per Debit	\$ 0.55
<i>(No waiver of service charge for compensating balances)</i>	
Pre-Authorized Debit.....	\$ 0.55
U.S. Account per Debit (U.S. \$)	\$ 0.70
Monthly Maintenance Fee	\$ 1.50
<i>(applies to Regular Chequing Accounts)</i>	
Monthly Maintenance Fee (U.S.\$).....	\$ 1.50
<i>(applies to all U.S. Accounts)</i>	
Cheque Collection.....	\$ 10.00
Non-Personalized Cheque Cleared.....	\$ 5.00
Counter Cheque	\$ 1.00
Official Cheque/Primary Order	\$ 5.00
U.S. Cheque Drawn on Canadian Account.....	\$ 7.00
Cheque Drawn on Non-Chequing Account	\$ 7.00
Personalized Cheque Order	cost per order
Encashment U.S. \$ Items – No U.S. Account	\$ 2.00
Cheque Certification - Member.....	\$ 5.00
Cheque Certification - Non Member	\$ 15.00
Certification of Official Cheque - Member.....	\$ 7.00
Certification of Official Cheque - Non-Member	\$ 17.00
NSF Cheque Returned	\$ 25.00
Charge Back Fee	\$ 5.00
Post-Dated Cheque Held for Deposit.....	\$ 2.00
Cheque Received for Collection.....	\$ 25.00
<i>(Item returned from another financial institution)</i>	
Overdraft.....	\$ 5.00
<i>(Plus line of credit interest at prime +9%)</i>	
Stop Payment.....	\$ 10.00

Fees may change without notice.

**Standard Chequing fees apply to transactions over the package limit.

Transfers:

By Telephone.....	\$ 2.00
By Carpathia Online.....	FREE
By Carpathia by Phone.....	FREE
By ATM or in Person.....	FREE
By System.....	\$ 2.00
Transfer of Account (By Order of Agent).....	\$ 25.00
RRSP/RRIF Transfer Out.....	\$ 50.00

Automatic Teller Machines (ATM)

Carpathia ATM.....	FREE
Manitoba CU Network	
Deposits.....	FREE
Withdrawals.....	\$.50
Interac Direct Payment.....	\$.50
Interac (Canada).....	\$ 1.50
Cirrus (U.S.).....	\$ 2.50
Cirrus (International).....	\$ 5.00

Money Orders

Canadian Funds.....	\$ 3.50
U.S. Funds.....	\$ 4.00
U.S. AMEX Draft.....	\$ 4.00

American Express Travellers Cheques

Regular.....	no commission fee
Cheques for Two.....	\$.75/\$100

Bill Payment

Paid in Person - Member.....	\$ 1.50
Carpathia Online or Carpathia by Phone.....	\$.50

Discharge Fee

Mortgage Paid Out.....	\$ 60.00
Mortgage Re-Advancement through First Canadian Title	.\$ 400.00
Plus \$37.00 per Discharge	
Mortgage Transfer Out.....	\$ 225.00

Mortgage Renewal

Residential.....	FREE
Revenue Property.....	\$ 90.00

Appraisal Fee

Residential Existing or New Construction.....	COST
<i>plus \$45.00 + taxes/inspection and mileage outside city limits</i>	
Caveat Registration Fee.....	\$ 100.00
PPR Registration.....	\$ 7.00
<i>per year of length of loan term.</i>	

Loan Payments

Electronic Funds Transfer	FREE
Automatic from Carpathia Account	FREE

Bank Confirmation

With Loans.....	\$ 30.00
Without Loans.....	\$ 15.00
Interest Paid Letter	\$ 20.00

Dormant Account Notice Charge.....\$ 15.00

(No charge to members under 18 years of age)

Account Closing Charge.....\$ 15.00

(Within 90 days of opening)

Record Search of Vouchers

Over 90 days

Over 90 days	\$30.00/hr
--------------------	------------

(minimum charge \$15.00)

Less than 90 days, >32 days.....\$ 2.00/item

Current Month

Current Month	FREE
---------------------	------

Mailing of Savings Statements – Personal per year

In Canada

In Canada	\$ 18.00
-----------------	----------

Outside Canada.....

Outside Canada.....	\$ 24.00
---------------------	----------

Commissioner for Oaths.....\$ 5.00

Printing of Statements on Request

Printing of Statements on Request	\$ 1.00/stmt
---	--------------

Photocopying – Maximum 10 copies

Photocopying – Maximum 10 copies	\$ 0.50/copy
--	--------------

Safety Deposit Boxes

Prices and sizes available on request.

(\$10.00 discount to Campus, Gold Account and PPP Members)

Drilling of Safety Deposit Box

Drilling of Safety Deposit Box	\$100.00+Taxes
--------------------------------------	----------------

Safety Deposit Box Key Lost

Safety Deposit Box Key Lost	\$ 20.00
-----------------------------------	----------

Safekeeping Charge

Safekeeping Charge	\$30.00/item
--------------------------	--------------

Corporate Office

952 Main Street
Winnipeg, Manitoba
R2W 3P4

**Three convenient locations
to serve you**

950 Main Street
Winnipeg, Manitoba
R2W 3P4

80-2200 McPhillips Street
Winnipeg, Manitoba
R2V 3P4

1341-A Henderson Highway
Winnipeg, Manitoba
R2G 1M5

Phone (204) 989-7400

www.carpathiacu.mb.ca



КАРПАТІЯ
CARPATHIA
CREDIT UNION