Commercial Accounts

Service Charges & Fees

Effective January 1, 2024



\$10.00

\$150.00

\$6.00 \$16.00

\$7.00

\$1.00 Free

Business Account Packages:

Bronze 25	\$ 25.00/month
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For businesses averaging up to 25 transactions per month. (26 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater)

Silver 50 \$ 40.00/month

For businesses averaging up to 50 transactions per month. (51 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater)

Gold 75_____\$ 60.00/month

For businesses averaging up to 75 transactions per month. (76 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater)

Platinum 100 \$ 80.00/month

For businesses averaging up to 100 transactions per month. (101 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater)

Charge Per Transaction:

Automatic Teller Machines (ATMs)

Carpathia ATMs	
Deposit	\$0.85
Withdrawal	\$0.85
Bill Payments & Transfers	\$0.85
Credit Union Network	
Withdrawal	\$0.85
INTERAC Direct Payments (debits)	\$0.85
INTERAC (Canada)	\$2.00
CIRRUS (United States)	\$3.50
CIRRUS (International)	\$6.50

Official Cheques

Canadian Official Cheque	\$5.00
U.S. Draft	\$5.00

Member	r Cards
Replace	Lost Card

Cheques - Personalized Printing (done in branch)	
12 Cheques	\$20.00
50 Cheques	\$40.00
100 Cheques	\$80.00
200 Cheques	\$110.00

Deposits

500 Cheques

In Branch Cdn	\$0.85 CDN
In Branch U.S.	\$1.25 USD

Bank Confirmations

Without Loans	\$50.00
With Loans (min. per hour)	\$60.00
Interest Paid Letter	\$20.00
Dormant Accounts - 24 months (over 18)	\$18.00
Account Closings (within 90 days of opening)	\$15.00
Balance of Accounts (to another institution)	\$25.00

Bill Payments

Carpathia Online	\$0.85
In Branch (in person)	\$1.55
Pre-Authorized Payment	\$0.85
Tracing Bill Payments	\$15.00
Recall Bill Payment	\$25.00

Cheques

Certifications By Carpathia Members	\$7.50
Certifications By Non-Members	Free
Drawn On Non-Chequing Account	\$40.00
Images	\$10.00 USD

Cheque Drawn On Canadian Chequing

Returned NSF Cheques (insufficient funds)

Charge Backs	\$10.00
Canadian Funds	\$40.00
US Funds	
If Cheques Are Drawn On Depositor	

Interac® e-Transfer

Tο	Send
То	Receive

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Collections



\$0.85

\$0.85

\$0.85

\$350.00

per loan basis

Cheques Received (from another financial institution)	\$40.00	Dedits	
Cheques Sent On	\$15.00	From Chequing (no waiver of service fee for compensating balances	s) \$0.85
		From Savings (no waiver of service fee for compensating balances)	\$0.85
Nightly Deposit Bags		From Investment Savings (one free per month)	\$1.50
Per Quantity of 100	\$15.00	Interac Direct Payments	\$0.85

Monthly	Management	/Administration

Regular Chequing Accounts Withdrawals \$5.95 All US Accounts \$5.00 USD From Chequing

From Investment Savings (one free, per month) \$1.50 **Monthly Statements** (other than regular chequing accounts) Picked Up In Branch From US Accounts \$1.25 USD Free

Pre-Authorized

From Savings

Loan Applications

Greater Than \$100,000

Up to \$1000,000 (including annual review)

Mailing (per month) \$3.50

Manual Printing (per page) \$2.50 **Cash Handling**

Coin Supplied (per box) \$3.50 Coin Deposit (per roll) \$0.35 **Overdrafts** (Debits In Excess of Chequing Account Balances and/or Lines of Credit) Cash Supplied (per bundle) \$0.35 \$3.00 Automatic Transfer (to cover overdraft) Cash Deposit (per \$1,000) \$2.00 \$5.00*

*Overdraft Interest at prime plus 10%

Loan	Payments	
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Surcharges

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	Free	0.64 B
Electronic Funds Transfers		Safety Deposit Boxes
Automatically From Carpathia Account	Free	\$10 discount for Campus, Gold, & Performance Plus Plan Members
NSF Loan Payments	\$40.00	(prices & sizes available on request)
Returned Automatic Payments	\$5.00	Small 1.5x5 (plus GST)
Draft Or Money Order Traces	\$25.00	Medium 2.5x5 (plus GST)
CAFT Loan Payment Retries	\$40.00	Large 5x5 or 2.5x10 (plus GST)
Set Up CAFT From Another FI	\$25.00	Extra Large 5x10 (plus GST)
CAFT Loan Payment Retries	\$40.00	Keys Lost
Skip Payment	\$10.00	Drilling Costs (to access safety deposit box)
Manual Payments	\$10.00	*minimum, plus taxes

Record Search of Vouchers

Current Month	Free
Less Than 90 Days (but more than 32)	\$2.25 each
Over 90 Days (Per Hour - Minimum \$15.00)	\$45.00
Over 90 Days (Per Copy)	\$2.00

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Transfers		Stop Payments	
Carpathia Online	Free	Complete Information	\$12.50
By ATM or In Person	\$0.85	Incomplete Information	\$17.50
By System (to cover overdrafts)	\$3.00		
Mortgage Transfers Out	\$100.00		
Between Memberships (to cover overdrafts by Carpathia)	\$5.00	CAFT (Customer Automated Fund Transfers)	
		Set Up	\$50.00
		Returns	\$5.00
U.S. Accounts (all charges in U.S. funds) Encashment		Reversals or Recalls	\$30.00
U.S. Items (no U.S. account)	\$2.50 USD	Traces	\$10.00
Per U.S. Cheque or Debit	\$1.25 USD	Monthly Transaction Fees	
U.S. Cheques Drawn on Canadian Account	\$7.50 USD	1-25 Entries	\$20.00
U.S. Account Withdrawals In Branch/Person	\$1.25 USD	26-50 Entries	\$30.00
Monthly Maintenance Fee	\$5.00*USD	51-100 Entries	\$50.00
*interest is paid on closing daily balances greater than \$1,000		Over 100 Entries - assessed on a per member basis	

Wire Transfers*

Outgoing Wires	
Outgoing to Canadian FI	\$15.00
Outgoing to U.S. FI	\$30.00
Outgoing to International FI	\$30.00
	400.00

Incoming Wires

From Canada/U.S/International \$10.00

*Additional fees from service providers may apply and will be charged at cost.



EFTs (Electronic Fund Transfers) For Loan Payments	Free
Garnishment Orders (required to make payments)	\$25.00
Late Inventory / Receivables List (per month)	\$75.00
Last Year End Financials For Review (per month)	\$125.00
Change of Signing Authorities	\$50.00
Excess First Annual	\$125.00
Excess Second Annual	\$175.00
Excess Third Annual	\$250.00



Contact Us

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Commercial Centre:

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