

Commercial Accounts

Service Charges & Fees

Effective January 1, 2024



Collections			
Cheques Received (from another financial institution)	\$40.00		
Cheques Sent On	\$15.00		
Nightly Deposit Bags			
Per Quantity of 100	\$15.00		
Monthly Management/Administration			
Regular Chequing Accounts	\$5.95		
All US Accounts	\$5.00 USD		
Monthly Statements (other than regular chequing accounts)			
Picked Up In Branch	Free		
Mailing (per month)	\$3.50		
Manual Printing (per page)	\$2.50		
Overdrafts			
<small>(Debits In Excess of Chequing Account Balances and/or Lines of Credit)</small>			
Automatic Transfer (to cover overdraft)	\$3.00		
Surcharges	\$5.00*		
<small>*Overdraft Interest at prime plus 10%</small>			
Loan Payments			
Me 2 Me	Free		
Electronic Funds Transfers	Free		
Automatically From Carpathia Account	Free		
NSF Loan Payments	\$40.00		
Returned Automatic Payments	\$5.00		
Draft Or Money Order Traces	\$25.00		
CAFT Loan Payment Retries	\$40.00		
Set Up CAFT From Another FI	\$25.00		
CAFT Loan Payment Retries	\$40.00		
Skip Payment	\$10.00		
Manual Payments	\$10.00		
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		
		Debits	
		From Chequing (no waiver of service fee for compensating balances)	\$0.85
		From Savings (no waiver of service fee for compensating balances)	\$0.85
		From Investment Savings (one free per month)	\$1.50
		Interac Direct Payments	\$0.85
		Pre-Authorized	\$0.85
		Withdrawals	
		From Chequing	\$0.85
		From Savings	\$0.85
		From Investment Savings (one free, per month)	\$1.50
		From US Accounts	\$1.25 USD
		Cash Handling	
		Coin Supplied (per box)	\$3.50
		Coin Deposit (per roll)	\$0.35
		Cash Supplied (per bundle)	\$0.35
		Cash Deposit (per \$1,000)	\$2.00
		Loan Applications	
		Up to \$1000,000 (including annual review)	\$350.00
		Greater Than \$100,000	per loan basis
		Safety Deposit Boxes	
		\$10 discount for Campus, Gold, & Performance Plus Plan Members (prices & sizes available on request)	
		Small 1.5x5 (plus GST)	
		Medium 2.5x5 (plus GST)	
		Large 5x5 or 2.5x10 (plus GST)	
		Extra Large 5x10 (plus GST)	
		Keys Lost	
		Drilling Costs (to access safety deposit box)	
		*minimum, plus taxes	

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Transfers

Carpathia Online	Free
By ATM or In Person	\$0.85
By System (to cover overdrafts)	\$3.00
Mortgage Transfers Out	\$100.00
Between Memberships (to cover overdrafts by Carpathia)	\$5.00

U.S. Accounts (all charges in U.S. funds) Encashment

U.S. Items (no U.S. account)	\$2.50 USD
Per U.S. Cheque or Debit	\$1.25 USD
U.S. Cheques Drawn on Canadian Account	\$7.50 USD
U.S. Account Withdrawals In Branch/Person	\$1.25 USD
Monthly Maintenance Fee	\$5.00*USD

*interest is paid on closing daily balances greater than \$1,000

Wire Transfers*

Outgoing Wires	
Outgoing to Canadian FI	\$15.00
Outgoing to U.S. FI	\$30.00
Outgoing to International FI	\$30.00
Incoming Wires	
From Canada/U.S./International	\$10.00

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

Stop Payments

Complete Information	\$12.50
Incomplete Information	\$17.50

CAFT (Customer Automated Fund Transfers)

Set Up	\$50.00
Returns	\$5.00
Reversals or Recalls	\$30.00
Traces	\$10.00
Monthly Transaction Fees	
1-25 Entries	\$20.00
26-50 Entries	\$30.00
51-100 Entries	\$50.00
Over 100 Entries - assessed on a per member basis	

Other Fees

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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