

Consumer Credit		
Bridge Financing	All Accounts	min. \$300.00
PPSA registration/search fee for terms of three years or less	All Accounts	\$75.00
PPSA registration/search fee for terms greater than three years	All Accounts	\$100.00
Credit Ratings to other Financial Institutions		
Written	All Accounts	min. \$50.00
Loan Amendment	All Accounts	min. \$25.00

Commercial Mortgages		
Application Fee – First Mortgage	Commercial	min. 0.50% of Loan Amt
Application Fee – Second Mortgage	Commercial	min. 0.50% of Loan Amt
Appraisal Fee	Commercial	At cost
Commitment Fee	Commercial	min. \$500.00 or 0.50%
Annual Review Fee	Commercial	min. \$150.00
Renewal Fee	Commercial	\$200.00

Commercial Credit		
Letters of Credit	Commercial	min. \$100.00 or 2% per year
Corporation Profile Report	Commercial	\$100.00
Revisions to and Increases to Requests Prefunding	Commercial	min. \$100.00 or 0.25%
Short Duration Credit	Commercial	min. \$500.00 or 0.75%
Commercial Credit Application Fee	Commercial	as needed
Annual Review	Commercial	min. \$150.00
Annual Review Non-Reporting Fee	Commercial	min. \$125/month
Special Supervision	Commercial	min. \$1,000.00/year

UCU Plus	
In-branch Bill Payment	FREE
Money Orders/Official Cheques ¹	FREE
All Transactions	FREE
EFT/AFT/PAP	FREE
Passbook	FREE
Spousal debit card	FREE (On joint accounts)
Post-dated deposits	FREE
Interac Point-of-Sale (POS)	3 FREE per month, then \$0.50/purchase
Interac Online Payment	FREE
UCU ATM transactions	FREE, Unlimited
THE EXCHANGE Network	FREE, Unlimited
Other CDN ATMs	\$1.00 + ATM surcharge
Personalised Cheques	First 50 FREE, 25% off any additional cheque orders
Quarterly Statements by Post	FREE
Stop-payment	50% discount off regular fee
Safe deposit box	10% discount off list prices
Wealth Strategies Group Fees	10% discount

Youth Unlimited	
Basic account services (5-24 year old)	FREE deposits, withdrawals and transfers FREE passbook FREE monthly statements No monthly maintenance fees No minimum balance required
	Preferred interest on the first \$1,000 (+0.25% above the UCU rate for regular savings accounts) Fat Cat Membership Card (issued to members up to 10 years old) Special Gifts, Events and Rewards
Tween benefits added (11-24 year old)	FREE UCU Youth Unlimited debit card (subject to parental consent) FREE access to UCU & 2,500+ THE EXCHANGE® Network ATMs 3 FREE ATM withdrawals at any bank (not including service charges by other financial institutions) FREE Interac POS TIP: Ask for cashback to avoid ATM fees! FREE Interac Online Payment Optional: add unlimited free ATM withdrawals at any bank in Canada (not including service charges by other financial institutions) with a monthly fee. Ask us for details FREE telephone, web, text and ucumobile™ banking for maximum convenience
	FREE personalized cheques FREE cheque clearing FREE bill payments
Teen benefits added (16-24 year old)	FEE-FREE Student Mastercard® (subject to approval) Student Line of Credit (subject to approval) Opportunities for various scholarships. Visit our website for details
Adult benefits added (18-24 year old)	

Closing of Accounts		
Balance of Account Transfer	All Accounts	\$25.00
Withdrawal from Membership	All Accounts	\$25.00
Withdrawal from Membership within 90 Days	All Accounts	\$50.00
Withdrawal from membership where UCU funded the original Membership share	All Accounts	Up to the amount of Membership shares funded by UCU
RESP Transfer Out	Personal	\$25.00

All fees and charges are subject to change without notice. E.&O.E.

¹ All currencies. ucublu products do not apply.

² At-the-counter.

³ All other at-the-counter Branch debits, unspecified fees.

⁴ CAD currency only. ucublu products do not apply.

⁵ Must be minimum of \$45.00 requested.

⁶ Must be active member (over 3 years).

⁷ Sorted, counted and rolled.

⁸ Available in select branches. Contact your branch for details.

⁹ UCU Plus Senior accounts, Youth Unlimited accounts or our virtual ucublu and ucublu too accounts do not apply.

¹⁰ ucublu products do not apply.



Visit us:

Head Office (ATM)
145 Evans Avenue, Suite 300
Toronto, ON M8Z 5X8
416.922.2797

Business Service Centre (ATM)
2265 Bloor Street West
Toronto, ON M6S 1P1
416.763.5575

Wealth Strategies Group (ATM)
2265 Bloor Street West
Toronto, ON M6S 1P1
416.763.5575

Bloor West (ATM)
2397 Bloor Street West
Toronto, ON M6S 1P6
416.762.6961

Etobicoke (ATM)
225 The East Mall
Etobicoke, ON M9B 6J1
416.233.1254

Hamilton (ATM)
1252 Barton Street East
Hamilton, ON L8H 2V9
905.545.1910

London
247 Adelaide Street South
London, ON N5Z 3K7
519.649.1671

Mississauga (ATM)
3635 Cawthra Road
Mississauga, ON L5A 2Y5
905.272.0468

North York (ATM)
1600 Steels Ave. W, Unit 29
North York, ON M2M 3V3
416.225.0032

Online:

ukrainiancu.com
ucublu.com
ucubiz.com

By Phone:

416.922.4407
800.461.0777



Visit theexchangenetwork.ca to find ATM locations across Canada

Oakville (ATM only)
St. Joseph's Church
300 River Oaks Blvd. East
Oakville, ON L6H 5T1

Oshawa (ATM)
245 King Street West, Unit 2
Oshawa, ON L1J 2J7
905.571.4777

Ottawa (ATM)
476 Holland Avenue
Ottawa, ON K1Y 0Z5
613.288.0206

Sudbury (ATM)
532 Kathleen Street
Sudbury, ON P3C 2N2
705.674.1055

St. Catharines (ATM)
118 Niagara Street
St. Catharines, ON L2R 4L4
905.684.5062

St. Demetrius (ATM)
135 La Rose Avenue
Etobicoke, ON M9P 1A6
416.246.1651

Thunder Bay (ATM)
697 Red River Road
Thunder Bay, ON P7B 1J3
807.622.9796

Windsor (ATM)
1275 Walker Road, Unit 1A
Windsor, ON N8Y 4X9
519.256.2955

Monday to Thursday: 9 am – 5 pm
Friday: 9 am – 6 pm
Saturday 9 am – 1 pm



Eligible Transaction Fee Schedule as of January 31, 2023

In-Branch Personal Banking		
Deposit ¹	Personal	FREE
Cash Withdrawal ¹	Personal	FREE
Transfer ¹	Personal	FREE
Bill Payment	Personal	\$1.50
Statement	Personal	FREE
USD Cash Withdrawal	Personal	\$1.00
USD Cheque or Cash Deposit	Personal	FREE
USD Currency Purchase Sale	Personal	Current Exchange Rate

In-Branch ucubiz Banking		
Deposit	ucubiz	min \$1.00
Cash Withdrawal ¹	ucubiz	min \$1.00
Transfer	ucubiz	\$0.75
Bill Payment	ucubiz	min \$2.00
Other Debits ³	ucubiz	\$0.75
Interim Statement	ucubiz	\$2.50
USD Currency Purchase Sale	ucubiz	min \$2.00 + Current Exchange Rate

In-Branch UCUCommunity Banking		
Deposit	UCUCommunity	FREE
Cash Withdrawal ¹	UCUCommunity	FREE
Transfer ²	UCUCommunity	FREE
Other Debits ³	UCUCommunity	FREE
USD Currency Purchase Sale	UCUCommunity	Current Exchange Rate
Interim Statement	UCUCommunity	FREE

Telephone Banking		
Transfer	All Accounts	FREE
Bill Payment	All Accounts	FREE
Balance Inquiry	All Accounts	FREE
Other Inquiry	All Accounts	FREE

Online Homebanking		
Transfer ⁴	All Accounts	FREE
Bill Payment	All Accounts	FREE
Balance Inquiry	All Accounts	FREE
Other Inquiry	All Accounts	FREE
eStatements	All Accounts	FREE

Debit Card (e-Services)		
UCU ATM – All Available Transactions and Inquiries	All Accounts	FREE
The Exchange NETWORK ATM – All Available Transactions & Inquiries	All Accounts	FREE
Other CDN ATM – Cash Withdrawal	Personal, ucubiz	\$1.50 + ATM surcharge
Other CDN ATM – Cash Withdrawal	UCUCommunity	FREE
International ATM - Cash Withdrawal	All Accounts	\$3.00 + ATM surcharge apply
Other ATMs – Transfer Out	ucubiz	\$0.75 item
Other ATMs – Transfer Out	UCUCommunity	FREE
Interac Point-of-Sale (POS)	Personal ¹⁰	\$0.50 purchase
Interac Point-of-Sale (POS)	ucubiz	\$0.75 purchase
Interac Point-of-Sale (POS)	UCUCommunity	FREE
Interac Online Payment	Personal	\$0.50 purchase
Interac Online Payment	ucubiz	\$0.75 purchase
Interac Online Payment	UCUCommunity	FREE
Secondary Card	All Accounts	FREE
Replacement Card	All Accounts	\$5.00
ATM Withdrawal by Non-Member at UCU Machine	All Accounts	\$3.00

Clearing Charges		
Cheque Clearing	Personal ⁹	\$0.50 item
Cheque Clearing	ucubiz	\$0.75 item
Cheque Clearing	UCUCommunity	FREE
Cheque Clearing (USD Account)	All Accounts	\$1.35 item
Cheque Clearing (USD cheque on non-USD Account)	All Accounts	\$10.00 item
Use of Counter Cheque	All Accounts	\$10.00 item
Cheque Chargebacks	All Accounts	\$5.00 item
EFT AFT PAP Withdrawal	Personal ⁹	\$0.50 item
EFT AFT PAP Withdrawal	ucubiz	\$0.75 item
EFT AFT PAP Withdrawal	UCUCommunity	FREE
EFT AFT PAP Deposit	All Accounts	FREE
Line-of-Credit Overdraft	All Accounts	Current OD Interest Rate
NSF (Non-Sufficient Funds) Cheque EFT AFT PAP	All Accounts	\$45.00 item
Cheque EFT AFT PAP Drawn on Savings Account	All Accounts	\$10.00 item
EFT AFT Tracing	All Accounts	\$25.00 item
Personalized Chequebook	All Accounts	Printer's Cost
1st Personalized Chequebook of 50	Personal	FREE

Account Transactions		
Interac Email eTransfer – Send	All Accounts	\$1.50 item
Interac Email eTransfer – Receive	All Accounts	FREE
Deposit or Cash Government Cheque	All Accounts	FREE
Counter Cheque	All Accounts	\$2.00 item
Item Received on Collection – Incoming	All Accounts	FREE
Item Sent on Collection – Outgoing	All Accounts	\$25.00 item
Post-Dated Item	All Accounts	\$2.00 item
Stop Payment (with full details)	All Accounts	\$10.00 item
Stop Payment (with partial details)	All Accounts	\$15.00 item
EUR and GBP Cheque Deposit	All Accounts	\$3.00

Written Payment Instruments		
Certified Cheque	Personal	\$8.00
Certified Cheque	ucubiz	\$10.00
Certified Cheque	UCUCommunity	\$10.00
Certified Cheque – for Third Party	All Accounts	\$20.00
Official Cheque ¹	Personal	\$10.00
Official Cheque ¹	ucubiz	\$10.00
Official Cheque ¹	UCUCommunity	\$10.00
FX Draft ¹ (Money Order) up to \$50,000	All Accounts	\$12.00 CAD

Outgoing Wires in Canadian Funds		Cost of Wire +
Within Canada or Outside Canada	All Accounts	\$35.00 CAD
Outgoing Wires in USD Funds		
Within Canada and USA	All Accounts	\$35.00 USD
Countries other than Canada or USA	All Accounts	\$50.00 USD
Incoming Wire	All Accounts	\$10.00 CDN/ USD

Foreign Currency Transactions		
USD Cash Withdrawal	Personal	\$ 1.00
USD Cash Withdrawal	ucubiz	min \$1.00
USD Cash Withdrawal	UCUCommunity	FREE
USD Cheque or Cash Deposit	Personal	FREE
USD Deposit	ucubiz	min \$1.00
USD Currency Purchase Sale	Personal	Current Exchange Rate
USD Currency Purchase Sale	ucubiz	min \$2.00 + Current Exchange Rate
USD Currency Purchase Sale	UCUCommunity	Current Exchange Rate
USD FX Draft (Money Order) up to \$50,000	All Accounts	\$12.00 USD
USD Official Cheque	All Accounts	USD \$10.00
Order USD Cash	All Accounts	Delivery cost + \$10.00

Safety Deposit Box Leasing ⁸		
Petite Size	All Accounts	\$35.00
Small Size	All Accounts	\$45.00
Small Short Size	All Accounts	\$47.00
Medium Size	All Accounts	\$55.00
Medium Short Size	All Accounts	\$57.00
Medium Tall Size	All Accounts	\$60.00
Large Size	All Accounts	\$75.00
Large/Wide Size	All Accounts	\$75.00
Extra Large/Short Size	All Accounts	\$100.00
Extra Large Size	All Accounts	\$125.00
Extra Large/ Tall Size	All Accounts	\$175.00
Seniors Lease Discount	Personal	10% off regular cost
Replacement Keys	All Accounts	Locksmith's Cost + \$10.00

Account Information		
Statements		
Quarterly Statement by Post	Personal	FREE
Monthly Statement by Post	ucubiz	\$3.00 month
Monthly Statement by Post	UCUCommunity	FREE
Interim Statement In-Branch	ucubiz	\$2.50
Interim Statement In-Branch	UCUCommunity	FREE
Duplicate Monthly Statements/ Certificate	All Accounts	\$5 per month
Duplicate Tax Receipts	Personal	\$10.00 item
Audit Confirmation	Personal	min. \$20.00
Audit Bank Confirmation	ucubiz	min. \$60.00
Certificate of Account Balance	Personal	\$15.00
Certificate of Account Balance – Other	All Accounts	\$25.00
Credit Rating to Third Party	ucubiz	\$40.00
Inactive and Dormant Accounts		
Inactive Account 1 Year	All Accounts	\$30.00
Inactive Account 2 Years	All Accounts	\$40.00
Inactive Account 3 Years or more	All Accounts	\$50.00 annually
Search of Records		
Within 30 Days	All Accounts	\$2.50 item
After 1 Month	All Accounts	\$30.00/hr. or min. \$15.00
Searches for an Account	All Accounts	\$15.00
Account Information / Enquiry	All Accounts	\$5.00

Loans & Residential Mortgages		
Mortgage Application Fee	Personal	\$100.00
Mortgage Renegotiation Fee	Personal	\$50.00
Amending Registered Mortgage Agreement	Personal	\$250.00
Amending Variable Rate Mortgage Payments	Personal	min. \$150.00
Mortgage Administration Fee	Personal	\$300.00
Mortgage Information Statement	Personal	\$50.00
Loan Application Fee	Personal	\$50.00
Loan Renegotiation Fee	Personal	\$50.00
Appraisal Fee	Personal	At Cost
Teranet - Purview Property Evaluation	Personal	\$100.00
Inspection Fee (drive by)	Personal	min. \$100.00
Pre-Approved Mortgage	Personal	FREE
Letters of Opinion for Assignments	Personal	At Cost
Assumption Fee	Personal	\$300.00
MPAC Evaluation Fee	Personal	\$100.00
Increase Payment	Personal	from \$50.00
Principal Prepayment	Personal	Applicable penalty
Amendment Payment Option	Personal	\$50.00
Request for Property Tax Confirmation	Personal	\$30.00
Renewal Fee	Personal	\$100.00
Early Discharge Fee	Personal	min. \$300.00 + applicable penalty
Discharge Statement Fee	Personal	\$50.00

Miscellaneous	
Personal	
Cash Supplied – Per Bundle ⁵	\$0.35
Coin Supplied – Per Roll	\$0.10
Coin Deposit ⁷ (excluding children's accounts)	\$0.35 per roll
MasterCard® Guarantee	\$100.00
Canadian Passport Guarantor Service	FREE
Notary Public Service	FREE
Estate Administration	min. \$25.00
Estate Maintenance	min. \$25.00/year

Registered Products	
RRSP Withdrawal	\$25.00
RRSP Withdrawal within 90 days	\$75.00
RRSP Home Buyer's Plan (HBP) Withdrawal	\$25.00
RRSP Lifelong Learning Plan (LLP) Withdrawal	\$25.00
Early Collapse of RRSP (within 6 months)	\$50.00
RRSP / RIF / TFSA /RESP Transfer Out (T2033)	\$100.00
RRSP / RIF / TFSA /RESP Transfer Out within 90 days (T2033)	\$125.00
Third Party Demand Remittance	\$75.00

ucubiz	
Mail Deposit	min of \$1.00
Chequebook	Printer's Cost
Coin ⁵ Cash Supplied	\$0.50 per \$100.00 ordered
Coin Deposit ⁷	\$1.00 per \$100.00 deposited
Overdraft Protection Application	\$25.00
Cash Management (CAFT)	Provider's Cost

UCUCommunity	
Monthly Statement by Post	FREE
Mail Deposit	FREE
Chequebook	Printer's Cost
Coin ⁵ Cash Supplied	FREE
Coin Deposit ⁷	FREE
Overdraft Protection Application	\$25.00
Cash Management (CAFT)	Provider's Cost

All Accounts	
Locating Fee	min. \$10.00
Heavy Mailing	min. \$2.00
Night Deposit Bags	\$35.00/yr. or each use \$10.00
Loss of Night Deposit Bag	\$40.00
Loss of Night Deposit Box Keys	\$40.00

Miscellaneous – All Accounts	
Late Loan / Mortgage Payments	\$45.00
Prepare Discharge (as requested by borrower)	min. \$200.00
Register Discharge (as requested by borrower)	At cost
Unauthorized Overdrafts	21%