

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

Account Information

Statements

Quarterly Statement by Post	Personal	\$3.00
Monthly Statement by Post	ucubiz	\$5.00
Monthly Statement by Post	UCUCommunity	\$3.00
Interim Statement In-Branch	ucubiz	\$4.00
Interim Statement In-Branch	UCUCommunity	FREE
Duplicate Monthly Statements/ Certificate	All Accounts	\$5.50
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		\$30.00
Inactive Account 2 Years		\$40.00
Inactive Account 3 Years or more		\$50.00 annually

Search of Records

Within 30 Days		\$2.50 item
After 1 Month		\$30.00/hr. or min. \$15.00
Searches for an Account		\$15.00
Account Information / Enquiry		\$5.00

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

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.

¹¹ Package Fee may be waived if the qualified minimum balance is maintained during the month. See website.

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	min 1%
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

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	All Accounts	\$25.00

Youth Unlimited	
Basic account services (5-24 year old)	FREE deposits, withdrawals and transfers
	FREE passbook
	FREE monthly statements
Tween benefits added (11-24 year old)	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)
Teen benefits added (16-24 year old)	Special Gifts, Events and Rewards
	FREE UCU Youth Unlimited debit card (subject to parental consent)
	FREE access to UCU & 2,500+ THE EXCHANGE® Network ATMs
Adult benefits added (18-24 year old)	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
	FEE-FREE Student Mastercard® (subject to approval)
	Student Line of Credit (subject to approval)
	Opportunities for various scholarships.
	Visit our website for details

Online:

ukrainiancu.com

By Phone:

416.922.4407

800.461.0777



Visit theexchangenetwork.ca to find ATM locations across Canada



Transaction Fee Schedule as of March 1, 2024

In-Branch Personal Banking		
Deposit ¹	Personal	FREE
Cash Withdrawal ¹	Personal	FREE
Transfer ¹	Personal	FREE
Bill Payment	Personal	\$1.75
Bill Payment Trace	Personal	\$12.00
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	\$1.00
Deposit	ucubiz Virtual	\$2.50
Cash Withdrawal ¹	ucubiz	\$1.00
Cash Withdrawal	ucubiz Virtual	\$2.50
Transfer	ucubiz	\$0.75
Bill Payment	ucubiz	\$2.00
Bill Payment	ucubiz Virtual	\$3.00
Bill Payment	ucubiz Grow	\$5.00
Other Debits ³	ucubiz	\$0.75
Other Debits	ucubiz Virtual	\$1.00
Interim Statement	ucubiz	\$2.50
Interim Statement	ucubiz Virtual	\$3.50
USD Currency Purchase Sale	ucubiz	min \$2.00 + Current Exchange Rate

ucubiz Packages Fees

Basic	\$6.00 monthly
Advantage	\$27.50 monthly
Premium	\$35.00 monthly
Power	\$85.00 monthly
Quantum	\$175.00 monthly
Virtual	\$3.00 monthly
Community	FREE monthly

In-Branch UCU Community Banking		
Deposit	UCUCommunity	FREE
Cash Withdrawal ¹	UCUCommunity	FREE
Transfer ²	UCUCommunity	FREE
Bill Payment	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
Other Inquiry	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	\$2.00 + ATM surcharge
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
Secondary Card	All Accounts	FREE
Replacement Card	All Accounts	\$10.00
ATM Withdrawal by Non-Member at UCU Machine	All Accounts	\$4.00
Mailing Debit Card (via supplier) as Rush Order	All Accounts	\$30.00

Clearing Charges		
Cheque Clearing	Personal ⁹	\$1.00 item
Cheque Clearing	ucubiz	\$1.25 item
Cheque Clearing	UCUCommunity	FREE
Cheque Clearing (USD Account)	All Accounts	\$1.50 item
Cheque Clearing (USD cheque on non-USD Account)	All Accounts	\$15.00 item
Use of Counter Cheque	All Accounts	\$10.00 item
Cheque Chargebacks	All Accounts	\$7.50 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	\$48.00 item
Cheque EFT AFT PAP Drawn on Savings Account	All Accounts	\$15.00 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
Blank Counter Cheque	All Accounts	\$2.50 item
Item Received on Collection – Incoming	All Accounts	FREE
Item Sent on Collection – Outgoing	All Accounts	\$25.00 item
Post-Dated Item	All Accounts	\$3.00 item
Stop Payment (with full details)	All Accounts	\$15.00 item
Stop Payment (with partial details)	All Accounts	\$20.00 item
EUR and GBP Cheque Deposit	All Accounts	\$3.00

Written Payment Instruments		
Certified Cheque	Personal	\$10.00
Certified Cheque	ucubiz	\$15.00
Certified Cheque	UCUCommunity	\$15.00
Certified Cheque – for Third Party	Non-member	\$25.00
Official Cheque ¹	Personal	\$12.00
Official Cheque ¹	ucubiz	\$12.00
Official Cheque ¹	UCUCommunity	\$12.00
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	\$55.00 USD
Incoming Pension	All Accounts	\$10.00 CAD
Incoming Wire	All Accounts	\$15 CAD/USD
Wire Trace/Investigation	All Accounts	\$25.00 CAD/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	\$140.00
Extra Large/ Tall Size	All Accounts	\$190.00
Seniors Lease Discount	Personal	10% off regular cost
Drill Box	All Accounts	Cost + \$20.00
Replacement Keys	All Accounts	Locksmith's Cost + \$20.00

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
Late Loan / Mortgage Payments	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 – All Accounts	
Prepare Discharge (as requested by borrower)	min. \$200.00
Register Discharge (as requested by borrower)	At cost
Unauthorized Overdrafts	\$1 + %

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	\$30.00
Estate Maintenance	\$30.00/year
Monthly Overdraft Protection	\$5.00
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/FHSA Transfer Out (T2033)	\$100.00
RESP Partial Transfer	\$250.00
Estate Specialized Assistance Fee (T3 Returns)	\$275.00/hr + GST/HST
RRSP/RIF/TFSA/RESP/FHSA 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
Monthly Overdraft Protection	\$5.00
Cash Management (CAFT)	Provider's Cost
UCUCommunity	
Monthly Statement by Post	FREE
Mail Deposit	FREE
Chequebook	Printer's Cost
Coin ⁵ Cash Supplied	FREE