Fee Schedule

Account-related transactions and other services

FirstOntario CREDIT UNION

Fees are applied on personal and business account transactions for services listed below. Fees are charged immediately upon transaction completion and are in addition to fees which may be charged by third-party service providers, other financial institutions (FI) and intermediary banks. FirstOntario is unable to identify such fees in advance. Fees are charged in CDN dollars except for U.S. accounts and incoming U.S. wire transfers where fees are applied in U.S. dollars.

ATM Network Fees Chequing and Savings Accounts		
ATM type/location	**FCU Fee**	**FI Surcharge**
THE EXCHANGE® Network ATM	varies by plan	no
U.S. Allpoint Network ATM	$0	varies by state
Interac® or non-THE EXCHANGE® Network ATM	$3.50	yes
U.S. Cirrus® or non-Allpoint Network ATM	$3.50	yes
International Cirrus® ATM	$3.50	yes

Cheques and Payment Processing	
Draft (official cheque) — CDN	$10
Draft — USD	$10 USD
Draft — International	$10
Cheque in foreign funds drawn on CDN account	$25
Foreign currency exchange (non-USD)	$5 (plus shipping)
Stop payment	$18
Post-dated cheque held for deposit	$5
Non-sufficient funds (NSF)	$50
Overdraft exception item	$50
Overdraft transfer/handling	$10
Overdraft protection fee	$2.50
Transfer of funds by telephone	$4.50
Charge back	$10
Collection Item — CDN	$20
Collection Item — other currency	$30

Registered Plans	
Registered product transfer out	$100
Settlement of registered plans for estates	fees may apply

Wire Transfer (CDN, U.S. and International)	
Incoming	$20
Outgoing up to $20,000	$25
Outgoing $20,000.01–$50,000	$50
Outgoing $50,000.01+	$100

Record Keeping and Searches	
Record search (minimum $15 plus HST)	$35/hour
Letters and forms (member requested)	$25
Bill payment trace/recall (within one year)	$15
Bill payment trace/recall (greater than one year)	$30
Bank confirmation	$25
ATM/POS trace *(min. transaction value of $20)*	$15
Mastercard Network trace *(min. transaction value of $80)*	$60

Dormant and Closed Accounts	
Dormant account (annual fee)	$30
Transfer account balance	$20
Account closed within 90 days	$25

Card Services	
Debit card replacement (after one free per year)	$5

Personal Lending Services	
Additional fees may apply based on lending service details.	
Loan or mortgage extension	$40
Late payment fee	$50
Mortgage transfer out	$400
Mortgage discharge	$400

Safe Deposit Boxes and Night Deposit	
Small	$50/year†
Medium	$75/year†
Large	$135/year†
Extra large/jumbo	$230/year†
Safe deposit box drilling	$225†
Safe deposit box key replacement	$25†
Business accounts — night deposit	$45/year†

Business Accounts	
PaymentStream AFT Fees	
Originator setup	from $150
Additional originator setup	$75
Transactions (debits and credits)	$0.25
Data entry — manual release	$10/file
Data entry — auto release	$50/month
File upload	$10/file
Hard token	$50
Soft token	no charge
Statement retrieval by FirstOntario	$5
Change request	$1
Corporate Capture Fees	
Implementation	$150
Monthly charge per scanner	$40
Per item fee	$0.20
Add a location/unlisted transit number with one account	$100
Add accounts to an existing unlisted transit	$15
Remove an account	$2
Remove a location/unlisted transit numbers	$25
Deposit adjustment	$15

January 20, 2025
Version 2

†HST applicable