

Loan, Mortgage & Business Accounts

Business Account	
Regular Maintenance	\$5.75/mnth
Withdrawal/Debit Fee	\$0.80
Deposit Fee	\$0.80
Business 2 Account	\$15.90 with 20 transactions
Bill Payment	FREE
Account Closure	\$30.00 within 90 days
Ordering Rolled Coin or Shipping	Brinks charges
Chargebacks	\$10.00
Bank Confirmation	\$25.00
1 debit for every \$1,000 min monthly balance & Free Mastercard Payment Card	

Other Commercial Fees	
Daily Overdraft - Authorized PCA service charge	\$6.00
Credit Bureau	N/A
Loan/Mortgage Discharge Fee	\$200.00
Late Pymt Fee - Each occurrence	\$40.00
Commitment Fee	0.5% +/- determined by CCM
Letter of Credit	determined by CCM
Loan Processing Fee	determined by CCM
PPSA Discharges	\$3.00
PPSA Renewals	\$52.00+tax
PPSA Searches	\$20.00+tax
Partial Discharge Fee	\$300.00
Mortgage Renewal	determined by CCM
Transfer of Mortgage to other FI	\$500.00
Monthly Credit Facility Review	\$30.00 min
LOC Monthly Fee	TBD at time of commitment
Annual Review Fee	\$100 minimum
Late Submission of Financial/Taxes	\$300 per occurrence; \$100/month after

Mortgage & Loan Services	
Appraisal, Drive By performed by CU	\$140.00
Appraisal performed by Professional FULL	cost to member
Bridge Financing	\$325.00-\$350 no mrtg, \$250 new
Canadian Title Fee	\$100.00 plus cost
Collateral Mortgage Preparation	\$350.00
CUIS Insurance Refund	\$50.00 min. admin fee
Delinquent Notice	\$45.00
Designer Mortgage Fee	\$125.00
Letter of Interest Paid	\$15.00
Lien Searches	\$20.00 + Tax
Life Insurance	cost to member
Loan Add Back Fee	\$45.00
Loan Extension Fee	\$45.00
Loan Processing Fee	Secured \$125.00, Unsecured \$50.00 Consolidation \$200.00
Mortgage Processing Fee	\$100.00
Mortgage & Loan Interest Stmts	\$15.00
Mortgage Amendment Fee	\$150.00
Mortgage - Early Renewal (Blend & Extend)	Min. \$150.00
Mortgage Discharge	\$200.00 (we prepare)
Mortgage - Early Payout	3 months interest or interest differential (whichever one is higher) + Discharge + \$150.00
Mortgage Transfer Out	\$350.00
Property Tax not paid/fire insurance cancelled	\$75.00

Investments	
Close Registered Account within 6 mnths	< 6 mnths \$100.00, > 6 mnths \$70.00
Registered Account Withdrawal	\$25.00 (2 or more within 6 months)
Unscheduled RRIF Payments (3 or more within 12 months)	\$25.00 per payment
Registered Products & GIC Early Redemption	\$25+ refer to rate sheet
Duplicate T5, RRSP, T4RRSP, T4RRIF, Official Receipt	\$15.00
Estate Closures	\$125.00
Registered Acct Transferred Out per deposit (TFSA, T2033)	\$75.00 outgoing \$75.00 max (incoming reimbursement)
Trade Enquiry (TFSA, T2033)	\$10.00
Unlocking LIRA (50% Unlocking/ Small Balance Unlocking)	\$100.00

Notice of Service Fee Changes

At PenFinancial, we are committed to providing you with a wide range of products and services that offer flexibility, convenience, value and choice, so you receive the best features and benefits to meet your financial needs.



Service Fees

Personal and business account changes



PenFinancial Chequing Packages

Chequing Accounts						
	PenBasic	PenPremium	Sprowt Student Account	PenGolden	PenCommunity	Registered Not for Profit
Fees and Interest						
Monthly Fee	\$3.50	\$14.00	None	None	\$6.50	None
Record Keeping						
E-Statement	FREE	FREE	FREE	FREE	FREE	FREE
Monthly Paper Statement	\$2.50	\$2.50	FREE	\$2.50	\$2.50	\$2.50
Passbook ⁵	\$1.00	\$1.00	FREE	\$1.00	\$1.00	\$1.00
Included Transactions						
Self-Serve (PF ATM)	FREE	FREE	FREE	FREE	FREE	FREE
US Withdrawal (PF ATM)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Self-Serve (Other FI ATM)	--	--	Unlimited ³	--	--	--
Debit Transactions	6 Free ¹	Unlimited ¹	Unlimited ¹	Unlimited ¹	--	10 Free
Additional Transactions						
Debit Transactions	\$0.60	Unlimited ¹	Unlimited ¹	Unlimited ¹	\$0.50	\$0.20
ATM Exchange network	\$0.85	\$0.85	Unlimited	\$0.85	\$0.85	\$0.85
Self-Serve (Other FI ATM)	\$1.75	\$1.75	Unlimited ³	\$1.75	\$1.75	\$1.75
In-branch Withdrawals	\$0.60	Unlimited ¹	Unlimited	Unlimited	\$0.60	\$0.20
Additional Features						
Basic Cheques	--	Unlimited	Unlimited	Unlimited	--	--
CAN Drafts/mnth	--	4 Free	Unlimited	Unlimited	--	--
Safety Deposit Boxes	--	15% off	15% off	15% off	15% off	--
Notes:	If monthly balance of \$3000 is maintained, monthly fee is waived ² . Transaction fees on other savings accounts (excluding e-savings) are waived when you have a PenPremium account		Unlimited e-transfers	Transaction fees on other savings accounts (excluding e-savings) are waived when you have a PenGolden account	Minimum monthly balance of \$15,000 to waive \$6.50 Fee	

Savings Accounts

	Monthly Fee
Growth Savings	None
Life Savings	None
E-Savings	None Minimum \$5,000 account balance for high interest rate No online fees. In-branch transaction \$20.00 Unlimited withdrawals/deposits through PFCU ATMs 1 free non PFCU ATM withdrawal per month

Savings Accounts follow regular service fee charges. See 'Other Service Fees'

U.S. Accounts

Monthly Fee	Withdrawals
None	2 Free ⁴
No minimum monthly balance required. Stop Payment for U.S. Chequing: \$15.00	

1. Debit: includes bill payments via: on-line, in branch, Telephone Banking or ABMs, Interac Direct Payment Purchases, pre-authorized debits and cheque writing; transfers between accounts include: online transfers, telephone transfers in-branch transfers and in-branch withdrawals.
2. Minimum Monthly balances must be maintained for the entire month before the monthly service fee is waived.
3. Surcharge may be applied by other financial institution.
4. \$1.00 thereafter
5. Monthly Fee

Other Related Service Fees

ATM	
ATM other FI	\$1.75
ATM Exchange Network	\$0.85
ATM International	\$5.00
ATM Plus/US	\$3.00
Bill Payment	\$0.60 (\$1.00 for Savings Account)
Member deposit to other CU ATM	\$1.00
Replacement Debit Card	\$8.00
Home/Shared ATM	FREE
US withdrawal on CAN acct	\$1.00

Cheque & Payment Processing

Bill Payment	\$1.85
Bill Payment Retrieval/Transfer Request	\$15.00 \$27.00 over 1 year old
Branch telephone transfers	\$5.00
CAFT - one time	\$15.00
Certified Cheque	\$10.00
Collection Services (including SWIFT)	\$40.00
Counter Cheque	\$1.50 for 5
Direct Debit/Interac POS	\$0.60 (\$1.00 for Savings Account)
Draft - CAD/U.S., Money Orders	\$7.75
Foreign Currency (other than U.S.)	> \$250 No Charge < \$250 \$17 Shipping (Cnd. Equivalent)
Night Deposit Fee	\$5/night or \$40/year
Non-encoded Cheque	\$15.00
NSF Items	\$45.00
Overdraft Protection	\$1.00/mnth plus interest
Post Dated Cheque Held	\$3.00/item
Pre Authorized Debits	\$0.60 (\$1.00 for Savings Account)
Rolled Coin	\$0.10 per roll
Stop Payment	\$15 full details & \$20.00 w/o details
Telephone Banking and Internet Bill Payment	\$0.60 (\$1.00 for Savings Account)
Unauthorized Overdraft Fine	\$6.00
U.S Cheques written in CDN PCA	\$20.00
Withdrawal	\$1.00 for Growth & Life Savings

Record Keeping & Searches

Bank Confirmation	\$30.00
Balance of Acct Request	\$30.00+ membership closure fee (if applicable)
Balance of Account Letter	\$10.00
Information Search	\$30.00/hr, \$15.00 minimum
Statement, Duplicate or Interim	\$5.00
E-statement	FREE
Cheque Images	FREE
Paper Statement	\$2.50
Passbook - Monthly Fee ⁵	\$1.00
Photocopying & Microfiche	\$0.50/page
Fax/Scan Fees	\$3.00/fax or scan

Safety Deposit Box

1.5"x5":Smallest	\$50.00 plus HST
2.5"x5" and 3"x5":Small	\$60.00 plus HST
5"x5"and 3"x10":Medium	\$85.00 plus HST
5"x10":Large	\$150.00 plus HST
10"x10":X-Large	\$250.00 plus HST
SDB Drill	\$100.00 plus cost
SDB Key Replacement	\$35.00

Transfers

Outgoing Email Transfer	\$1.50
CU initiated Transfer (cover OD)	\$6.00
In-branch Transfer	\$0.60 (\$1.00 for Savings Account)
Telephone Banking & Internet Transfer	Free
Wire Transfers	Less than \$5,000=\$25.00 \$5,000 to \$50,000=\$50.00 Over \$50,000=\$75.00
Inactive Membership	2 years inactive: \$100 or balance of account 3-7 years inactive: \$100 annually Unclaimed funds processing fee: \$200
Membership Closure	\$20.00