

Service Charges

Effective July 1, 2011

On a regular basis, the Debden Credit Union Limited reviews its service charges. The revised service charge schedule is then communicated to our members.

When establishing service charges, several factors are considered. The first is the principle of "user pay", a fair and equitable system, whereby the user of the service pays a service fee that reflects the development, maintenance and delivery costs of that service. The second factor is the prevailing level of the service charges within the market place – every effort is made to be competitive, providing good value to Credit Union members. Finally, the service charge structure reflects the financial requirements of the Debden Credit Union Limited, for sufficient revenue to ensure continued stability and ability to meet member's needs.

If you have any questions regarding Debden Credit Union Limited service charges, please contact us in Debden @ 306-724-8370 or Big River @ 306-469-4944, or visit our website www.debdencu.com

Safety Deposit Box

Small	\$30.00/year
Medium	\$35.00/year
Large	\$50.00/year

Replacement/New Key	\$20.00 + costs
Replace Box	\$20.00 + costs

DEBDEN OFFICE

PO Box 100
Debden, Sk
S0J 0S0
Tel: 306-724-8370
Fax: 306-724-2129

Hours of Operation

Mon-Thurs 9:00-4:00
Friday 9:00-5:00
Sat & Sun CLOSED

Full service ATMs available at either
Branch 24/7

BIG RIVER OFFICE:

PO Box 147
Big River, Sk
S0J 0E0
Tel: 306-469-4944
Fax: 306-469-4943

Hours of Operation

Mon-Thurs 9:00-4:00
Friday 9:00-5:00
Sat & Sun CLOSED

*Building
Futures
Together*

Visit us on our website
www.debdencu.com

Email info@debden.cu.sk.ca



Debden
Credit Union

Service Charge Schedule
Effective July 1, 2011

DEPOSIT ACCOUNTS

Cheques, Withdrawals, etc (Paper items)	\$ 0.75
POS, MasterCard, etc (Electronic Items)	\$ 0.55
Member Initiated Transfers	Free
ATM Withdrawals	
Saskatchewan CU's	\$0.50
Interac	\$2.00
Cirrus (International)	\$3.00

ADDITIONAL SERVICES & FEES

Card Replacement	\$10.00
NSF Cheques	\$35.00
Personalized Cheques	at cost
Overdrafts	
21% Interest - plus \$5.00/item	
\$2.00/generated transfer to cover	
Stop Payment	
Request with full information	\$15.00
With incomplete information	\$20.00
Cheque Certification	
Member	\$10.00
Payee or Third Party	\$15.00
Account Balance by Phone	\$5.00
Statement of Account	\$2.00
Monthly Maintenance Fee	\$1.00
E-Statement Refund	\$1.00
US Cheque drawn on Cdn Account	\$5.00

ADD'L FEES CONTINUED

Non Member Cheque Cashing (minimum \$10)	1% of cheque
Non Member buying US Cash	\$10.00
Verification of Funds	
In Saskatchewan	\$3.00
Out of Province	\$6.00
Money Orders	\$6.50
Bill Payments	
Over Counter Member	\$1.00
Non Member	\$2.00
MemberDirect	\$0.25
Search for Records (minimum \$15 charge)	\$30.00/hour
Travellers Cheques	1% of sale
Wires/Transfer of Funds	
To Saskatchewan CU	\$10.00
Out of Province CU	\$15.00
To Cdn Financial Institution	\$35.00
To US Financial Institution	\$40.00
From Cdn Financial Institution	\$10.00
From US Financial Institution	\$15.00
Bank Draft Request	\$10.00
RRSP Transfer Fee	\$100.00
Photocopying	\$0.25/sheet
Fax (sending or receiving)	\$0.50/sheet
Bank Confirmations	\$30.00
Foreign Cash Order	\$15.00 + costs
Account Closed within 6 mths	\$20.00
MemberDirect/Mobile Banking	Free

LOAN FEES

Application Fee	
Loan < \$3000	\$75.00
Loan \$3000 - \$10000	\$50.00
PPSA Registration (plus \$10.00/yr registered)	\$10.00
PPSA Renewal (plus \$10.00/yr registered)	\$10.00
PPSA Partial Discharge	\$10.00
PPSA/Land Titles Search (Member request)	\$10.00 +cost
Bank of Canada Search	\$10.00
Mortgage Renewal	free
Mortgage Transfer Out \$	100.00
Mortgage Transfer In	free
Mortgage Buy Down	\$100.00
Register Caveat (interest)	\$75.00+cost
Mortgages prepared by a solicitor will have solicitor costs	
Line of Credit Renewal (Farm/Commercial Only)	\$50.00
Letter of Credit	\$10.00
Irrevocable Letter of Credit 1% of amount	
Extensions/Consolidations	\$25.00
Quick Loan Disbursements (Consumer Only) (1 free disbursement/month)	\$5.00