

## Service Charges

Effective July 1, 2011

On a regular basis, the Debden Credit Union Limited reviews the 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](http://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](http://www.debdencu.com)

Email [info@debden.cu.sk.ca](mailto:info@debden.cu.sk.ca)



**Debden**  
Credit Union 

Service Charge Schedule  
Effective July 1, 2011

## DEPOSIT ACCOUNTS

<b>Cheques, Withdrawals, etc</b> (Paper items)	\$ 0.75
<b>POS, Mastercard®, etc</b> (Electronic Items)	\$ 0.55
<b>Member Initiated Transfers</b>	Free
<b>ATM Withdrawals</b>	
Saskatchewan CU's	\$0.50
INTERAC®	\$2.00
Cirrus (International)	\$3.00

## ADDITIONAL SERVICES & FEES

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

## ADD'L FEES CONTINUED

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

## LOAN FEES

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