

Beaubear Credit Union Service Charges

Effective May 1, 2024

Service Charges	
Pre-authorized Payment	1.00
Cheque Withdrawal	1.00
Cheque Withdrawal - Savings Account	5.00
Pre-authorized Payment- Business	1.25
Cheque Withdrawal- Business	1.25
Stop Payment (full details)	20.00
De-activate Interac Flash	20.00
Official Cheque	10.00
Official Cheque - non Member	25.00
Returned NSF Items	45.00
Duplicate Statement	3.00
Single Cheque Search/Image	10.00
Foreign Currency Draft - FX Notes	25.00
Clickable Cheques	Free
Mobile Text Banking* and Mobile Web Banking	Free
Deposit Anywhere™ (iPhone/Android Cheque Deposit)	Free
Chargeback Item	15.00
Cheque non-encoded - NA for Savings Account	20.00
US Cheque Canadian Account - NA for Savings Account	15.00
Loan Extension Fee	45.00
Loan, LOC or Mortgage Late Payment (Personal & Commercial)	45.00
Signing Officer Changes (1 free every 12 months)	25.00
Business Deposit Books	5.00
Debit Mastercard- Chargeback	50.00
Bill Payment Adjustment Request - Trace	20.00
Bank Confirmation/Interest Letter	25.00
Business Credit Rating	25.00
Automatic AFT initial Set Up-(Personal & Commercial)	25.00
NEW AFT (Personal & Commercial)	10.00
AFT Changes (Personal & Commercial)	5.00
Night Depository Bags (100)	65.00
Late Reporting Fee- Business	100.00
PPSA Search/Amendment (Personal & Commercial)	25.00
PPSA Discharge (Personal & Commercial)	50.00
Night Depository (annual)	60.00
Financial Planning Services	Free
File/Voucher Search (min 25 minutes)	35.00/hr.
Reference/Interest Letter/Inactive Notice (Personal & Commercial)	25.00
RESP/RRSP/RRIF Transfer Registered (Out)	50.00
Transfer Out -Non Registered (Personal & Commercial)	25.00
Replacement Card	10.00
Inactive Account (Personal & Commercial)	5.00/month
Close Account <1 Year	25.00
Wire Transfer - Canadian, US, International	Fees Vary

ATM Withdrawals	
YOUR Credit Union ATM Withdrawal	1.00
YOUR Credit Union ATM Bill Payment	1.00
EXCHANGE® and ACCULINK® ATM Withdrawal (Other Credit Union ATM)	1.00
INTERAC® Network (domestic) ATM Withdrawal (Personal/Business)	2.00
PLUS® Network (international) ATM Withdrawal (Personal/Business)	4.00
INTERAC® Cross Boarder (US debit)	1.00
YOUR Credit Union ATM Withdrawal- Business	1.25
YOUR Credit Union ATM Bill Payment- Business	1.25
EXCHANGE® and ACCULINK® ATM Withdrawal (Other Credit Union ATM)	1.25
INTERAC® Cross Boarder (US debit)- Business	1.25
MemberDirect® Online Banking	
Inquiry	Free
Transfer	Free
Bill Payment	1.00
Bill Payment- Business	1.25
TeleService®Telephone Banking	
Inquiry	Free
Transfer	Free
Bill Payment	1.00
Bill Payment - Business	1.25
Interac®	
Interac® Debit (in-store or online) purchase Member Card®	1.00
Interac e-Transfers® Deposit	Free
Interac e-Transfers® Withdrawal	2.00
Interac Email Transfer -Stop Payment	5.00
Interac® Debit (in-store or online) purchase Member Card® (Business)	1.25
In-Branch	
Cash Withdrawal	Free
Bill Payment	1.00
Transfer	Free
Bill Payment- Business	1.25
Cheque Withdrawal - Business	1.25
Transfers	
Transfer by Beaubear to cover overdrawn - auto	3.00
Transfer by Beaubear to cover overdrawn - manual (Personal/Business)	5.00
Telephone Assisted inter-account transfer	3.00
Telephone Assisted or Email Transfer/Bill Payment	3.00
Business Telephone Assisted or Email Transfer/Bill Payment	5.00
Business Telephone Assisted or Email inter-account transfer	5.00
Statements	
MemberDirect® Online e-Statements	Free
Monthly Personal Paper Statements	3.00
Monthly Statements in Branch (Personal)	3.00
Monthly Business Paper Statements	5.00
Monthly Business Paper Statements	5.00
Monthly Business Statements in Branch	5.00
Safety Deposit Box	
Small	40.00/yr
Medium	50.00/yr
Large	60.00/yr
Lost Key	25.00
Drilling	250.00

*Charges are subject to change without notice.