

Quinte First Service Fees

Membership Fee's		Lending	
25 Years and Younger	\$5.00	Mortgage Discharge Fee	\$300.00
26 Years and Older	\$20.00	Mortgage Top Up Fee	\$250.00
Annual Co-Operative Dues	\$5.00	Loan Administration Fee	\$225.00
Membership Closed within 90 days	\$25.00	Dealer Plan	\$300.00
Day to Day Transactions		Bridge Financing	\$500.00
<i>These fees apply if you exceed the number of day to day transactions included with your banking package</i>		Credit confirmation request	\$25.00
Point of sale (CDN/US)	\$0.64	Late loan Payment Notification	\$15.00
Bill Payment	\$1.50	Skip Payment	\$35.00
E-Transfer	\$1.50	Loan/Mortgage Payment Chargeback	\$30.00
Accounts		Auto Transfer set up or Change or Stop (CAFT)	\$6.00
<i>Personal Membership</i>		Power of Sale Fee	\$500.00
Personal 1 Unlimited	\$15.00	Repossession Fee	\$100.00
<i>Free Personal Cheques & 2 Free E-Transfers/Month</i>		Wealth	
Personal 1 Regular	\$10.00	RRSP Financial Hardship Claim	\$50.00
<i>45 Transactions, Additional Free Personal Cheques</i>		Unlock Locked in Terms - If Approved	1% of Amount
Daily Savings		Transfer of Account Balance to another FI	\$20.00
<i>Per Debit transaction</i>		Transfer Out Registered Product	\$50.00
High Interest Savings	\$0.64	Duplicate Interest Paid Statement	\$25.00
<i>2 Transactions Free, Additional</i>		Drafts/Money Orders	
Personal Account Chargeback on Other FI	\$20.00	Canadian Bank Draft	\$6.00
<i>Business Membership</i>		US Bank Draft	\$8.00
Current Basic	\$5.00	Canadian Money Order	\$5.50
<i>8 Transactions, Additional</i>		Trace on a Money Order	\$10.00
Current Regular	\$0.80	Miscellaneous	
<i>75 Transactions, Additional</i>		Bill Payment Trace	\$17.00
Commercial Account Chargeback	\$15.00	Faxing (Local)	\$3.00
Inactive Account (Annually)	\$47.00	Faxing (long Distance)	\$5.00
Unclaimed Balances - Charge per month	\$3.00	Collection Item	\$35.00
Overdrawn Accounts		Post Dated Item Held for Processing	\$3.00/Item
Overdrawn account notification	\$25.00	Certified Cheque at request of Account Holder	\$10.00
Interest Rate on Overdrawn Accounts	18% p.a.	Certified Cheque at request of Non-Account Holder	\$20.00
Interest Rate on Unauthorized Overdrawn Account	24% p.a.	Night Deposit Bags	\$25.00
Minimum Monthly Interest on Overdrawn Account	\$2.00	MemberCard Replacement	\$10.00
Overdrawn Handling Charge	\$8.00	Stop Payment	\$20.00
Manual Transfer Fee to Cover Overdrawn Account	\$6.00	NSF Returns	\$46.00
Safety Deposit Boxes (Plus GST)		Cheque Drawn in US funds on CDN Account	\$20.00
<i>Sidney Street Branch</i>		Manual Clearing of Unencoded/Incorrectly Coded Item	\$8.00
Small 2x5x24	\$36.00	Search or Copy of Records within 60 Days	\$8.00/Item
Medium 5x5x24	\$55.00	after 60 Days	\$40.00/Hr
Large 3x10x24	\$65.00	Auto Transfer to Cover Debit from Same Member	\$6.00
X-Large 5x10x24	\$95.00	Funds not cleared return - chargeback	\$15.00
<i>RCAF Branch</i>		Return a clearing item on non-chequing Account	\$5.00
Small 1.5x5x27	\$28.00	Wires	
Medium 2.5x5x27	\$42.00	Incoming CDN or US	\$15.00
Large 5x5x27 OR 2.5x10x27	\$59.00	Outgoing (Less than \$10,000) CDN or US	\$35.00
<i>North Front, Hwy 2 and Frankford Branches</i>		Outgoing (Greater than \$10,000) CDN or US	\$45.00
Small	\$30.00	Other ATM Networks	
Medium	\$45.00	ATM CDN (Non - Exchange Network)	\$1.75
Large	\$60.00	ATM Foreign	\$3.60
X-Large	\$125.00	No Charge Services	
SDB Late Payment	\$15.00	Internet Banking Access	
SDB Lost Key Replacement	\$30.00	Telephone Banking Access	
SDB Drilled	\$150.00	ATM CDN (The Exchange Network)	

*all SDB's are subject to HST