

**Chequing Account Fees**

**Personal Chequing Account Fees**

		<b>Basic (No longer offered<sup>1</sup>)</b>	<b>Children's (No longer offered<sup>1</sup>)</b>	<b>Aim for More</b>	<b>Daylight Chequing</b>	<b>Feel Free (Senior)</b>	<b>Evermore Premium</b>
<b>FEE</b>	<b>Monthly Flat</b>	\$2.00 (Free with a min daily balance of \$1,000) <sup>3</sup>	Free	Free	\$4.00 (Free with a min daily balance of \$1,000) <sup>3</sup>	Free	\$15.00 <sup>2</sup>
	<b>Monthly Paper Statement</b>	\$2.00	Free	\$2.00	\$2.00	Free	\$2.00
<b>IN-PERSON SERVICES</b>	<b>Cheque Orders</b>	Cost	Cost	Cost	Cost	Free (100 cheques/ calendar year)	Free (100 cheques/ calendar year)
	<b>Bill Payment</b>	\$0.50 (5 free)	\$0.50 (5 free)	Free	Free	Free	Free
	<b>CAD Draft</b>	\$8.50 <sup>3</sup>	\$8.50 <sup>3</sup>	\$8.50 <sup>3</sup>	\$8.50 <sup>3</sup>	Free	Free
	<b>Cheque Clearing</b>	\$0.30 (10 free)	Free	Free	Free	Free	Free
	<b>External Deposit and Withdrawal</b>	Free	Free	Free	Free	Free	Free
	<b>Inactive Account (Charged after 2 years)</b>	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
	<b>Non-Sufficient Funds (NSF)<sup>2</sup></b>	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
	<b>NSF Fee (Unauthorized Overdraft)</b>	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00
	<b>Print Statement</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	<b>Stop Payment</b>	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
	<b>US Draft</b>	US \$8.50 <sup>3</sup>	US \$8.50 <sup>3</sup>	US \$8.50 <sup>3</sup>	US \$8.50 <sup>3</sup>	Free	Free
<b>Withdrawal/Transfer</b>	\$0.50 (3 free)	Free	Free	Free	Free	Free	
<b>ONLINE</b>	<b>Bill Payment</b>	\$0.50 (5 free)	\$0.50 (5 free)	Free	Free	Free	Free
	<b>E-transfers Debit</b>	\$1.25	\$1.25	\$1.25 (3 free)	\$1.25 (5 free)	\$1.25 (5 free)	\$1.25 (5 free)
	<b>Me2Me Transfer</b>	Free	Free	Free	Free	Free	Free
	<b>Remote Deposit</b>	Free	Free	Free	Free	Free	Free
<b>PHONE</b>	<b>Transfer</b>	Free	Free	Free	Free	Free	Free
	<b>Bill Payment</b>	\$0.50 (5 free)	\$0.50 (5 free)	Free	Free	Free	Free
<b>ATM/POS</b>	<b>ACCULINK</b>	Free	Free	Free	Free	Free	Free
	<b>CIRRUS International</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	<b>CIRRUS US</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	<b>Interac</b>	\$1.50 (2 free)	\$1.50 (2 free)	\$1.50 (3 free)	\$2.00	Free	\$2.00 (5 free)
	<b>On Us (DUCA Credit Union ATM)</b>	Free	Free	Free	Free	Free	Free
	<b>Other CU Exchange (Canada); EXN Exchange National; ONN Ontario Regional Network</b>	Free	Free	Free	Free	Free	Free
	<b>Point of Sale</b>	\$0.50 (5 free)	\$0.50 (5 free)	Free	Free	Free	Free

<sup>1</sup> The Basic bundle remains in force for accounts opened prior to May 25, 2023.

<sup>2</sup> Updated: March 12, 2023. Effective date: April 12, 2023.

<sup>3</sup> Updated: April 25, 2023. Effective date: May 25, 2023.

## Personal Saving Account Fees

		Savings Account Fees						
		Basic (No longer offered <sup>3</sup> )	Children's	Aim For More	Daylight No Fee	Feel Free (Senior)	Evermore Premium	Earn More Savings <sup>1</sup>
FEE	Monthly Flat	Free	Free	Free	Free	Free	Free	Free
	Monthly Paper Statement	Free	Free	Free	Free	Free	Free	Free
IN-PERSON SERVICES	Bill Payment	\$0.50 (5 free)	\$0.50 (5 free)	Free	Free	Free	Free	Free
	CAD Draft	\$8.50 <sup>5</sup>	\$8.50 <sup>5</sup>	\$8.50 <sup>5</sup>	\$8.50 <sup>5</sup>	Free	Free	\$8.50 <sup>5</sup>
	Cheque Clearing	\$0.30 (10 free)	Free	Free	Free	Free	N/A	Free
	External Deposit and Withdrawal	Free	Free	Free	Free	Free	Free	Free
	Inactive Account (Charged after 2 years)	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
	Non-Sufficient Funds (NSF) <sup>4</sup>	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
	NSF Fee (Unauthorized Overdraft)	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00
	Print Statement	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	Stop Payment	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
	US Draft	US \$8.50 <sup>5</sup>	US \$8.50 <sup>5</sup>	US \$8.50 <sup>5</sup>	US \$8.50 <sup>5</sup>	Free	Free	US \$8.50 <sup>5</sup>
	Withdrawal/Transfer	\$0.50 (3 free)	Free	Free	Free	Free	Free	Free
ONLINE	Bill Payment	\$0.50 (5 free)	\$0.50 (5 free)	Free	Free	Free	Free	Free
	E-transfers Debit	\$1.25	\$1.25	\$1.25 (3 free)	\$1.25 (5 free)	\$1.25 (5 free)	\$1.25 (5 free)	\$1.25 <sup>6</sup>
	Me2Me Transfer	Free	Free	Free	Free	Free	Free	Free
	Remote Deposit	Free	Free	Free	Free	Free	Free	Free
	Transfer	Free	Free	Free	Free	Free	Free	Free
PHONE	Bill Payment	\$0.50 (5 free)	\$0.50 (5 free)	Free	Free	Free	Free	Free
	Transfer	Free	Free	Free	Free	Free	Free	Free
ATM/POS	ACCULINK	Free	Free	Free	Free	Free	Free	N/A <sup>2</sup>
	CIRRUS International	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A <sup>2</sup>
	CIRRUS US	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A <sup>2</sup>
	Interac	\$1.50 (2 free)	\$1.50 (2 free)	\$1.50 (3 free)	\$2.00	Free	\$2.00 (5 free)	N/A <sup>2</sup>
	On Us (DUCA Credit Union ATM)	Free	Free	Free	Free	Free	Free	N/A <sup>2</sup>
	Other CU Exchange (Canada); EXN Exchange National; ONN Ontario Regional Network	Free	Free	Free	Free	Free	Free	N/A <sup>2</sup>
	Point of Sale	\$0.50 (5 free)	\$0.50 (5 free)	Free	Free	Free	Free	N/A <sup>2</sup>

<sup>1</sup> Earn More Savings account is not part of any other account types or package products.

<sup>2</sup> Only accounts opened prior to August 10, 2020 will continue to have access.

<sup>3</sup> The Basic bundle remains in force for accounts opened prior to May 25, 2023.

<sup>4</sup> Updated: March 12, 2023. Effective date: April 12, 2023.

<sup>5</sup> Updated: April 25, 2023. Effective date: May 25, 2023.

<sup>6</sup> EMT charges applicable on EMPA accounts effective November 30, 2023.

## Fees for Lending, Registered Plans, and Additional Services

### Miscellaneous Loan Fees

	Fees
<b>DESCRIPTION</b>	
Line of Credit Advances	Free
PPSA Search	\$15.00/year per item
Registration Fee—Chattels	\$25.00/year per item <sup>5</sup>

### Registered Plan Fees

	Fees
<b>SERVICES</b>	
Change Conditions on Plan	\$10.00
Copy of Receipt Previously Issued	\$10.00
Estate settlement—Past exempt period <sup>2</sup>	\$395.00
RRIF Payment by DUCA Draft	Free
Transfer to Another Institution <sup>1</sup>	\$75.00/transfer <sup>6</sup>
Withdrawal from TFSA	Free
Withdrawals within 3 Months of Deposit (excludes TFSA)	\$50.00

### Additional Fees

	Fees
<b>SERVICES</b>	
Audit Confirmation (rush +\$10)	\$30.00 minimum
Balance Transferred to Other Institutions	\$25.00
Bill Payment—Recall/Trace/Rejection	\$15.00 <sup>4</sup>
Close Account within 90 Days	\$25.00
Confirmation/Information Statement	\$35.00
Deposit Anywhere™	Free
Duplicate Statement (more than 6 months)	\$5.00
Fax Statement	\$10.00
Garnishees Required to Pay Letter	\$50.00 minimum
Inactive Account (Charged after 2 Years)	\$30.00 per year
Items Received for Collection	0.10% per \$30.00 minimum
Late Payment	\$50.00
Non-Sufficient Funds (NSF) <sup>3</sup>	\$45.00
Non-Sufficient Funds Return Fee	\$6.00
Overdraft Protection	\$2.50 per month (18% per anum for overdrawn amount)
Paper Statement	\$2.00 per month
Pensions—No Receipt Required	Free
Pensions—Receipt Required	\$2.00
Processing Non-encoded Cheque	\$12.00
Return Item Charge	\$6.00
Roll Coins	\$0.50 per roll
Search of Records (more than 6 mths, Min 2 hrs)	\$30.00/hr per employee
Traces on ATM/POS Transactions	\$10.00

<sup>1</sup> For RESP products, only full amount transfers are permitted. Partial transfers will not be permitted unless specifically authorized by us, in which a \$245.00 administrative fee would apply.

<sup>2</sup> Exempt period is year of death plus one year.

<sup>3</sup> Updated: March 12, 2023. Effective date: April 12, 2023.

<sup>4</sup> Updated: January 12, 2024. Effective date: February 11, 2024.

<sup>5</sup> Updated: May 17, 2024. Effective date: June 16, 2024.

<sup>6</sup> Updated: October 31, 2024. Effective date: December 30, 2024.

## USD & EURO Account Fees

	USD Chequing Account Fees	EURO Savings Account Fees	
<b>FEE</b>	Monthly Flat	\$5.00 <sup>2</sup>	Free
	Monthly Paper Statement	Free	Free
<b>IN-PERSON SERVICES</b>	Cheque Orders	Cost	N/A
	Bill Payment	N/A	N/A
	Cheque Clearing	Free	N/A
	Draft	\$8.50 USD <sup>3</sup>	N/A
	External Deposit and Withdrawal	Free	Free
	Inactive Account (Charged after 2 years)	\$30.00	\$30.00
	Non-Sufficient Funds (NSF)	\$45.00 <sup>2</sup>	\$45.00 <sup>2</sup>
	Non-Sufficient Funds Return Fee	\$6.00	\$6.00
	Print Statement	\$5.00	\$5.00
	Stop Payment—Real Time	\$40.00 USD	N/A
Withdrawal/Transfer	Free	Free	
<b>INTERNET BANKING</b>	Me2Me Transfer	N/A	N/A
	Remote Deposit	N/A	N/A

## Additional Fees

	Fees	
<b>SERVICES</b>	Foreign Currency Collection Items (not US\$) + Bank Charges	\$5.00
	Foreign Deposits (Euros, Pounds Sterling)	\$7.00
	Global Cheque/Foreign Draft	\$10.00
	Stop Payment on Foreign Draft	\$25.00

## DUCA Safety Deposit Box Fees

	Fees <sup>1</sup>	
<b>BOX SIZES</b>	1.5 x 5	\$40.00
	2.5 x 5	\$55.00
	2.5 x 10	\$85.00
	3 x 10	\$125.00
	5 x 5	\$85.00
	5 x 10	\$155.00
	10 x 10	\$250.00
	Replace Lost Key	\$50.00
	Drill Box	Cost

<sup>1</sup> HST is not included.

<sup>2</sup> Updated: March 12, 2023. Effective date: April 12, 2023.

<sup>3</sup> Updated: April 25, 2023. Effective date: May 25, 2023.

## Wire Transfer Fees

		In CAD
		Canadian Wires
OUTGOING WIRE	Under \$25,000	\$25.00
	\$25,001–\$50,000	\$50.00
	\$50,001–\$75,000	\$75.00
	Over \$75,001	\$100.00
INCOMING WIRE	All Amounts	\$15.00

		in USD
		US Dollar Wires
OUTGOING WIRE	Under \$25,000	\$25.00
	\$25,001–\$50,000	\$50.00
	\$50,001–\$75,000	\$75.00
	Over \$75,001	\$100.00
INCOMING WIRE	All Amounts	\$15.00

		In EURO
		EURO Wires
OUTGOING WIRE	Under €2,500	€10.00
	€2,500–€10,000	€15.00
	€10,001–€25,000	€25.00
	€25,001–€50,000	€50.00
	€50,001–€75,000	€75.00
	Over €75,001	€100.00
INCOMING WIRE	All Amounts	€15.00

		In Sterling
		GBP Wires
OUTGOING WIRE	Under £25,000	£25.00
	£25,001–£50,000	£50.00
	£50,001–£75,000	£75.00
	Over £75,001	£100.00
INCOMING WIRE	All Amounts	£15.00

		In CAD
		Special Currency Wires <sup>1</sup>
OUTGOING WIRE	Under \$25,000	\$25.00
	\$25,001–\$50,000	\$50.00
	\$50,001–\$75,000	\$75.00
	Over \$75,001	\$100.00
INCOMING WIRE	All Amounts	\$15.00

<sup>1</sup> All fees are based on the CAD Equivalent.

## Disclaimers

### GENERAL

- DUCA products and services are available as of their stated effective date. Some products and services are available by logging into your account online, by visiting a branch, or by calling Member Connect at 1.866.900.3822.
- Members may cancel a product or service by notifying the Credit Union at any time.
- Feel Free Senior Account: For Members aged 60 years and up. Limit of one Feel Free Senior Account per eligible Member. The Feel Free Senior Member must be the primary account holder for the account to be eligible.
- Daylight No Fee Account: For Members aged 30 to 59 years. Limit of one Daylight No Fee Account per eligible Member. The Daylight No Fee Member must be the primary account holder for the account to be eligible.
- Aim for More Account: For Members aged 16 to 29 years. Limit of one Aim for More Account per eligible Member. Aim for More Member must be the primary account holder for the account to be eligible.
- Children Accounts: For Members aged 0 to 16 years. Limit of one Children's Account per eligible Member. The Child Member must be the primary account holder for the account to be eligible.
- All trademarks are the property of their respective owners.
- Minimum balance on pertinent accounts must be maintained at the end of each day of the month. If the balance drops below the communicated minimum balance, the pertinent account service charge will be charged.

### FEES

- DUCA reserves the right to waive any fees or charges at its discretion.
- Account fees, services, and rates subject to change without notice. HST included.
- Out-of-Branch Banking transactions may have a fee, depending on banking bundle, and include bill payments and transfers between accounts via the following methods: Online, on a Mobile device, Telephone Banking, ATMs, Interac® Direct Payment purchases, and pre-authorized debits. This also includes ATM withdrawals.
- In-Branch and Call Centre transactions may have a fee, depending on banking bundle, and

- include withdrawals (in-branch), transfers, and bill payments.
- Paper statements containing all the Member's banking products are monthly at \$2 per month.
- Online Statements are free.
- Maintenance Service Charge: Fees apply to transactions above your package limit and are applied in the currency of your account. Any fees incurred will be debited from the account associated with your package at the end of the month. A surcharge may be applied by another financial institution.
- Interest due on overdrawn balances is calculated daily on the daily closing overdrawn balance at 21% per annum, charged monthly.
- Overdraft limit interest is 18% and only applies to those with overdraft products and within their overdraft limit.
- Interest is paid at the end of the month except for the standard DUCA Savings Account where interest is paid semi-annually.
- An Account becomes Inactive after 18 months without a transaction. There are no fees associated with an Inactive Account until the Account becomes Dormant. (See below.)
- An Inactive Account becomes Dormant when it has been more than 24 months since you last transacted in your Account. This date is considered your Dormancy Date. A fee will be deducted per Dormant Account product annually starting on the day after your Dormancy Date and continuing every 12 months for 7 years as long as your Account remains Dormant. You have until 11:59 PM ET each year on the anniversary of your Dormancy Date to reactivate your Account and prevent the fee. If your Account balance is less than or equal to the Dormancy Fee, we reserve the right to close the Account when we deduct the fee.

### USD/EURO ACCOUNTS

- Fees on USD and EURO Dollar accounts are charged in that account's currency.
- Additional fees may apply to USD and EURO outgoing wires. Each correspondent or intermediary bank the wire passes through may deduct a processing fee. DUCA is unable to identify such fees prior to sending a wire.
- US cheque images available only if cleared through Canadian Clearing System.