

## HIGH-INTEREST SAVINGS ACCOUNT

Cheque withdrawal	<b>1 FREE</b> per month and \$1.00 each additional debit
Debit card purchase	
ATM withdrawal	
Pre-authorized debit	
Bill payment	
Me2Me transfer (recurring or scheduled)	

## AUTOMATED TELLER MACHINE (ATM)

Manitoba credit union ATM withdrawal	<b>FREE</b>
Manitoba non-credit union ATM withdrawal	\$2.00
Out-of-Province ding free ATM	<b>FREE</b>
Out-of-Province non-ding free ATM	\$2.00
Deposit of US cash or cheque in ATM*	\$6.50
US Withdrawal**	\$3.50
International withdrawal	\$3.50

\*Credit union ATMs do not process US cash or cheques

\*\*PLEASE NOTE: Many ATMs outside of Canada do not process withdrawals from savings accounts

## BILL PAYMENT

Bill payment recall/refund*	\$25.00
Bill payment trace	\$15.00

\*For members who require a recall or refund of a bill payment, we will do our best to retrieve the funds on your behalf. This fee will be applied whether the funds are retrieved or not.

## CHARGEBACK/OVERDRAFT/RETURNED ITEMS

Chargeback on CDN funds	\$5.00
Chargeback on US funds	\$15.00 (USD)
NSF overdraft	\$5.00
NSF return	\$45.00

Interest rate charged on overdraft is 18% per annum

## CHEQUES

Non MICR/incorrectly coded cheque/debit	\$5.00
US cheque on CDN account	\$20.00

PLEASE NOTE: Fees for cheque orders vary depending on the style and quantity of the cheques your order. Ask us for details.

## CLOSING ACCOUNT

Within three months of opening	\$15.00
Balance of account (close/transfer out)*	\$10.00

\*Per account

## COURIER

In Manitoba	\$25.00
Outside Manitoba	\$50.00

## DEBIT CARD REPLACEMENT

Debit card replacement fee	\$10.00
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## DEPOSITS

Manitoba credit union ATM	<b>FREE</b>
Automatic transfer from another institution	<b>FREE</b>

## DRAFTS

Canadian	\$6.50
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## FAX REQUEST

Member	\$0.50
Non-member	\$1.00

## LETTER REQUESTED BY MEMBER

Interest received	\$20.00
Bank confirmation	\$25.00

## RRSP/RRIF/TFSA

Transfer out (per request)	\$50.00
Transfer out to Assiniboine Credit Union	<b>FREE</b>
Duplicate T4RRSP/T4RRIF/NR4 slip	\$10.00
Duplicate RRSP contribution receipt	\$10.00
T3 estate preparation fee	\$275.00
Specialized estate assistance fee (minimum)	\$275.00

## STATEMENTS

Duplicate statement	\$5.00
eStatement	<b>FREE</b>

## STOP PAYMENTS

Member cheque (using an Outlook Representative)	\$10.00
Pre-authorized debit (using an Outlook Representative)	\$10.00
Member cheque (using Online Banking)	Not available

## TRANSFERS

Transfer to another Outlook Financial account (online or mobile banking)	<b>FREE</b>
Me2Me (immediate)	<b>FREE</b>
Automated transfer to cover debit	\$3.00
Interac e-Transfer® (send)*	\$1.50
Interac e-Transfer® Request Money*	\$1.50
Interac e-Transfer® (receive)*	<b>FREE</b>

\*Standard data or text messaging rates may apply

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GET ADVICE | 1.877.958.7333

ONLINE | outlookfinancial.com

†Service fees are effective NOVEMBER 2022

†Service fees reflect per-item charge

†Service fees are subject to change at any time