



## HIGH-INTEREST SAVINGS ACCOUNT

Cheque withdrawal  
Debit card purchase  
ATM withdrawal  
Pre-authorized debit  
Bill payment  
Me2Me transfer

1 FREE per month  
and \$1.00 each  
additional debit

## AUTOMATED TELLER MACHINE (ATM)

Manitoba credit union ATM withdrawal..... FREE  
Manitoba non-credit union ATM withdrawal..... \$2.00  
Out-of-Province ding free ATM.....FREE  
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

## DEPOSITS

Manitoba credit union ATM..... FREE  
Automatic transfer from another institution..... FREE

## DRAFTS

Canadian..... \$6.50

## FAX REQUEST

Member..... \$0.50  
Non-member..... \$1.00

## LETTER REQUESTED BY MEMBER

Interest received.....\$20.00  
Bank confirmation.....\$25.00

## RRSP/RRIF/TFSA/FHSA

Transfer out (per request).....\$50.00  
Transfer out to Assiniboine Credit Union..... FREE  
Duplicate T4RRSP/T4RRIF/NR4/T4FHSA slip.....\$10.00  
Duplicate contribution receipt.....\$10.00  
T3 estate preparation fee.....\$275.00 (+GST)  
Specialized estate assistance fee (minimum).....\$275.00 (+GST)

## STATEMENTS

Duplicate statement..... \$5.00  
eStatement..... FREE

## 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)..... FREE  
Automated transfer to cover debit..... \$3.00  
Interac e-Transfer® (send)\*..... \$1.50  
Interac e-Transfer® Request Money\*..... \$1.50  
Interac e-Transfer® (receive)\*..... FREE

\*Standard data or text messaging rates may apply

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GET ADVICE | 1.877.958.7333

ONLINE | outlookfinancial.com

†January 30 service fee brochure was updated to include FHSA. Service fees are still effective as of NOVEMBER 2022

‡Service fees reflect per-item charge

‡Service fees are subject to change at any time