

HIGH-INTEREST SAVINGS ACCOUNT

Cheque withdrawal	1 FREE 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	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
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DEPOSITS

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

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/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
Me2Me (immediate)	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