

HIGH-INTEREST SAVINGS ACCOUNT

| | |
|-------------------------|-------------------------|
| Cheques | |
| Interac Direct Payment® | 1 FREE per month |
| ATM withdrawals | and \$1.00 each |
| Pre-authorized debits | additional debit |
| Bill payments | |

ADDITIONAL FEES

| | |
|--|-------------|
| 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 |

*Surcharge free

**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 (OUTLOOK REPRESENTATIVE)

| | |
|-----------------------------|---------|
| Member | \$1.50 |
| 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 in US funds | \$15.00* |
| NSF overdraft | \$5.00 |
| NSF return | \$40.00 |

*Interest rate charged on overdraft is 18% per annum in US dollars

CHEQUES

| | |
|---|---------|
| Collections from another Credit Union | \$20.00 |
| Collections from another FI | \$35.00 |
| Non MICR/incorrectly coded cheque/debit | \$5.00 |
| Post-dated cheque handling | \$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 |

COURIER

| | |
|------------------|---------|
| In Manitoba | \$25.00 |
| Outside Manitoba | \$50.00 |

DEBIT CARD REPLACEMENT

| | |
|----------------------------|---------|
| Debit card replacement fee | \$10.00 |
|----------------------------|---------|

MONEY ORDERS

| | |
|-------------------|---------|
| Money Order trace | \$30.00 |
|-------------------|---------|

DEPOSITS

| | |
|---|-------------|
| Manitoba credit union ATM | FREE |
| Automatic (e.g. payroll) | FREE |
| Automatic transfer from another institution | FREE |

DRAFTS

| | |
|----------------------------------|---------|
| CDN/US/Foreign currency (member) | \$6.50 |
| Draft stop payment | \$30.00 |

FAX REQUEST

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

LETTER REQUESTED BY MEMBER

| | |
|---------------------------|---------|
| Interest paid or received | \$20.00 |
| Bank confirmation | \$25.00 |

RRSP/RRIF/TFSA

| | |
|---|---------------------|
| Transfer out (per request) | \$50.00 |
| Duplicate T4RRSP/T4RRIF/NR4 slip | \$10.00 |
| T3 estate filing by Concentra Financial* | \$195.00 |
| Concentra Financial Consultation (minimum)** | \$195.00 |
| Maintenance enforcement garnishment order payment | up to \$25.00/order |

*As of April 1, 2020, T3 estate filing by Concentra Financial will be \$195.00

**As of April 1, 2020, minimum consultation fee will be \$195.00

STATEMENTS

| | |
|-----------------------------|-------------|
| Duplicate statement | \$5.00 |
| Self-serve (Online Banking) | FREE |
| Statement suppression | FREE |

STOP PAYMENTS

| | |
|--|---------------|
| Member cheque (using an Outlook Representative) | FREE |
| Pre-authorized debit (using an Outlook Representative) | FREE |
| Member cheque (using Online Banking) | Not available |
| If debit returned as Stop | \$5.00 |

TRANSFERS

| | |
|--|-------------|
| Full service (using Outlook Representative) | \$5.00 |
| Transfer to another Outlook Financial account (online or mobile banking) | FREE |
| Automated transfer to cover debit | \$3.00 |
| Interac e-Transfer® (sending)† | \$1.50 |
| Interac e-Transfer® Request Money† | \$1.50 |
| Interac e-Transfer® (receiving)† | FREE |

*Standard data or text messaging rates may apply

® Interac e-Transfer are registered trade-marks of Interac Corp. Used under licence.

GET ADVICE | 1.877.958.7333

ONLINE | outlookfinancial.com

†Service fees are effective September 2021

†Service fees reflect per-item charge

†Service fees are subject to change without notice at any time