

## HIGH-INTEREST SAVINGS ACCOUNT

Cheques  
 Interac Direct Payment®  
 ATM withdrawals  
 Pre-authorized debits  
 Bill payments  
 Transfers

**1 FREE** per month  
 and \$1.00 each  
 additional debit

## ADDITIONAL FEES

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* .....	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
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## DEPOSITS

Manitoba credit union ATM.....	<b>FREE</b>
Automatic (e.g. payroll) .....	<b>FREE</b>
Automatic transfer from another institution.....	<b>FREE</b>

## 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

## MONEY ORDERS

Money Order trace .....	\$30.00
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## RRSP/RRIF/TFSA

Transfer out (per request) .....	\$50.00
Duplicate T4RRSP/T4RRIF/NR4 slip.....	\$10.00
T3 filing by Concentra .....	\$175.00
Concentra Consultation/Payout .....	\$175.00
Maintenance enforcement garnishment order payment.....	up to \$25.00/order

## STATEMENTS

Duplicate statement.....	\$5.00
Self-serve (Online Banking) .....	<b>FREE</b>
Statement suppression.....	<b>FREE</b>

## STOP PAYMENTS

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

## TRANSFERS

Full service (using Outlook Representative).....	\$5.00
Automated transfer to cover debit.....	\$3.00
Interac e-Transfer® (sending)† .....	\$1.50
Interac e-Transfer® Request Money† .....	\$1.50
Interac e-Transfer® (receiving)† .....	<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 March 2019

†Service fees reflect per-item charge

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