



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 **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

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

MONEY ORDERS

Money Order trace \$30.00

RRSP/RRIF/TFSA

Transfer out (per request) \$50.00
Duplicate T4RRSP/T4RRIF/NR4 slip \$10.00
T3 estate filing by Concentra Financial* \$175.00
Concentra Financial Consultation (minimum)** \$175.00
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
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 March 2019

†Service fees reflect per-item charge

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