

# StellerVista Service Fees

(Current fees, as at May 1 2023, with upcoming changes to take place July 1, 2023)

Fees for transactions not covered by package accounts

## Retail Per-transaction Fees.

Service Charge	Current Fee	As of July 1 2023
Cleared cheque	\$0.75	\$1.00
POS Purchase	\$0.60	\$1.00
Pre-authorized debit	\$0.75	\$1.00
StellerVista ATM	\$0.60	\$1.00
Other CU ATM	\$0.60	\$1.00
Interac ATM (non-CU)	\$2.00	\$2.50
US ATM	\$3.00	\$5.00
International ATM	\$3.00	\$5.00
In-branch withdrawal	\$0.00	\$1.00
In-branch transfer	\$0.00	\$1.00
In-branch bill payment	\$0.60	\$1.00

## Loan & Mortgage Fees.

Service Charge	Current Fee	As of July 1 2023
Late Loan/LOC payment (7 days or more)	\$0.00	\$25.00
Mortgage discharge personal	\$75.00 <sup>(plus legal fee)</sup>	\$225.00 <sup>(legal covered)</sup>
Mortgage discharge commercial	\$150.00	\$225.00
Mortgage transfer in	\$150.00	\$0.00
Mortgage transfer out	\$150.00	\$250.00
Search – BC Assessment/title/vehicle	\$20.00	\$25.00
Security Registration	\$50.00 <sup>(+)</sup>	\$75.00

## Other Service Fees.

Service Charge	Current Fee	As of July 1 2023
Cheque drawn on CDN acct in US\$	\$10.00 <sup>(+cost)</sup>	\$15.00
Cheque sent on collection (min \$500)	\$25.00 <sup>(+cost)</sup>	\$50.00
Counter cheques	\$0.75 <sup>/chq</sup>	\$0.50 <sup>/chq</sup>
Foreign Exch order <\$250	\$5.00	\$15.00
Foreign Exch order >\$250	\$5.00	\$0.00
NSF (chq or auto-debit)	\$40.00	\$45.00
Official Cheque	\$6.00	\$10.00
Overdraft notice	\$0.00	\$5.00
Transfer to cover overdraft (automated)	\$5.00	\$0.00
Transfer to cover overdraft (manual)	\$5.00	\$10.00

## Commercial Per-transaction Fees.

Service Charge	Current Fee	As of July 1 2023
Cleared cheque	\$1.00	\$1.25
POS Purchase	\$0.60	\$1.25
Pre-authorized debit	\$0.90	\$1.25
StellerVista ATM	\$0.60	\$1.25
Other CU ATM	\$0.60	\$1.25
Interac ATM (non-CU)	\$2.00	\$2.50
US ATM	\$3.00	\$5.00
International ATM	\$3.00	\$5.00
In-branch withdrawal	\$0.00	\$1.25
In-branch transfer	\$0.00	\$1.25
In-branch bill payment	\$1.25	\$1.25

## Safe Deposit Boxes.

Service Charge	Current Fee	As of July 1 2023
Small (1.5x5")	\$35.00/yr	\$35.00/yr
Medium (2x5")	\$45.00/yr	\$50.00/yr
Large (2.5x10", 5x5")	\$65.00/yr	\$80.00/yr
Extra large (5x10")	\$115.00/yr	\$140.00/yr
Super (10x10")	\$175.00/yr	\$240.00/yr
Safe deposit key replacement	\$15.00 <sup>(+cost)</sup>	\$20.00
Safe deposit box drill	\$40.00 <sup>(+cost)</sup>	\$50.00

## Other Service Fees.

Service Charge	Current Fee	As of July 1 2023
Unqualified Clearing item	\$10.00	\$15.00
Search Records up to 90 days	\$5.00	\$0.00
Search over 90 days (per hour)	\$40.00	\$50.00
Trace	\$15.00 <sup>(plus C1 fee)</sup>	\$25.00
US Bank Drafts (fee in US\$)	\$5.00 <sup>(plus C1 fee)</sup>	\$15.00
Wire transfer domestic	\$10.00 <sup>(plus C1 fee)</sup>	\$25.00 <sup>(plus C1 fee)</sup>
Wire transfer international	\$10.00 <sup>(plus C1 fee)</sup>	\$35.00 <sup>(plus C1 fee)</sup>

## Amount added to vendor cost of registered transfer out

TFSA/RRSP/RESP/RRIF/LIF to other CU	\$75.00	\$0.00
TFSA/RRSP/RESP/RRIF/LIF to non-CU FI	\$75.00	\$100.00

