

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* \$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

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

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GET ADVICE | 1.877.958.7333

ONLINE | outlookfinancial.com

[†]Service fees are effective March 2021

[†]Service fees reflect per-item charge

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