

# STANDARD SERVICE FEES



MEMBERSHIP DUES	
Membership Dues - withdrawn annually from the accounts of all members 18 years of age and older.	\$9.00
GENERAL SERVICES	
In-Branch Withdrawals and Transfers - charged at month end	\$0.75
In-Branch Bill Payments	\$1.50
Bill Payment Trace	\$15.00
Bill Payment Recall / Refund*	\$25.00
Cheque Orders Produced in House	28 cheques - \$20.00 52 cheques - \$30.00 100 cheques - \$45.00
Canadian Official Cheque	\$12.00
USD Official Cheque	\$15.00 USD
Coin Handling Charge (per \$100)	\$2.00
Wire Transfers (CDN in CDN Funds / USD in USD Funds)	under \$10,000 - \$30.00 \$10,000 and over - \$50.00
Other Wire Charges (incoming transfers from errors, omissions, and / or requiring manual retrieval / processing)	\$30.00
Duplicate Tax Slips (T4RRSP / T4RRIF / NR4)	\$10.00
Trustee Fees for Registered Accounts (Concentra)	\$195.00 Hr.
T3 Filing by Concentra	\$175.00
Registered Plans Transfer Out	\$100.00
Membership Closed Within 90 Days	\$25.00
Account Transfer to Another Financial Institution	\$50.00
Inactive Account Fee (per month)	\$2.00
Dormant Account Fee (per month)	\$5.00
Post Dated Cheque Admin Fee	\$5.00
Safety Deposit Boxes	1 1/2 x 5 (Small) - \$45.00 2 1/2 x 5 (Medium) - \$70.00 5 x 5 (Large) - \$85.00 5 x 10 (X-Large) - \$110.00
Replacement Key for SBD	HMECU cost + \$25.00 admin fee
Cost to Search Records	\$30.00 Hr.
Statement Print in Branch (chequing account)	\$2.50
Monthly Paper Chequing Statement	\$2.00
ATM FEES	
HMECU ATM Withdrawals	Free
HMECU ATM Deposits	Free
HMECU ATM Transfers	Free
HMECU ATM Inquiries	Free
THE EXCHANGE Network ATM Withdrawals	Free
Interac ATM Withdrawals	\$1.50
Out of Country ATMs	\$5.00
Point of Sale (POS)	\$0.75
USD POS	\$3.00

Replacement of Lost Member Card (1 free card per year)	\$10.00
<b>CHEQUING FEES</b>	
Cheque Cleared Fee - charged at month end	\$0.75
Electronic Transfer of Funds Withdrawal Fee- charged at month end	\$0.75
NSF Returned Item	\$50.00
NSF Item - Covered (account overdrawn)	\$5.00
Transfer to Cover Item	\$5.00
Chargeback on Returned Cheque	\$6.00
Processing Un-Encoded Cheques	\$20.00
Cheque Certification (member)	\$12.00
Cheque Certification (non-member)	\$25.00
Stop Payment	\$12.00
Cheques Sent / Received for Collection	\$30.00
USD Cheque Drawn on CDN account	\$5.00
<b>INTERNET BANKING</b>	
Transfers	Free
Inquiries	Free
Internet Bill Payments	\$0.50
Bill Payment Trace	\$0.75
Interac e-Transfers	\$1.00
Interac e-Transfer Manual Recall and Deposit	\$5.00
E-Statements	Free
<b>LOAN AND MORTGAGE SERVICES</b>	
Mortgage / Home Appraisal	At cost
Title Insurance (includes 1 discharge)	At cost
Mortgage Payout Request	\$350.00
Mortgage Discharge	\$350.00
Mortgage Postponement Request	\$300.00
Execution of Mortgage Transfer Documents	\$350.00
Lien Search	At cost
Reference Letters / Account Balance / Verification	\$50.00
Bridge Financing	\$300.00
Payment Deferment	\$50.00
Pay Up Property Taxes / Condo Fees	\$500.00
Late Payment Fee	\$45.00
Loan Admin Fee	\$65.00
Annual LOC / MeritLine Review	\$20.00

\*Fee per request. Bill Payee recall or refund not guaranteed; dependent on Bill Payee to release funds back to financial institution.

<b>CHEQUING</b>	<b>PAY AS YOU GO</b>	<b>HMECU BASIC</b>	<b>HMECU INFINITE</b>	<b>HMECU DIGITAL</b>	<b>USD CHEQUING</b>
<b>FEES AND STANDARD SERVICES</b>					
Monthly Fee <sup>1</sup>	N/A	\$7.95	\$18.95	\$11.95	N/A
Transactions Included in Monthly Fee	Pay per transaction online or in-branch	30 free electronic transactions per month including debit card purchases, Interac e-transfers, online bill payments, cheque clearing, EFTs  5 in-branch transactions (any transaction type)	Unlimited transactions including debit card purchases, Interac e-transfers, online bill payments, cheque clearing, EFTs <sup>2</sup>  Unlimited in-branch transactions	Free electronic transactions including debit card purchases, Interac e-transfers, online bill payments, cheque clearing, EFTs  Pay per transaction in-branch	2 Free Self-Serve or In-Branch Transactions
Monthly Statement Fee	If e-statement - \$1.00 discount Print - \$2.00 charge	If e-statement - \$1.00 discount Print - \$2.00 charge	If e-statement - \$1.00 discount Print - \$2.00 charge	If e-statement - \$1.00 discount Print - \$2.00 charge	If e-statement - \$1.00 discount Print - \$2.00 charge
In Branch Print Statement Fee	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Cheque Clearing Fee	\$0.75	\$0.75	INCLUDED	INCLUDED	N/A
EFTs	\$0.75	\$0.75	INCLUDED	INCLUDED	\$1.00
<b>IN BRANCH TRANSACTIONS</b>					
In Branch Withdrawal/Transfer	\$0.75	\$0.75	INCLUDED	\$0.75	\$1.00
In Branch Bill Payment	\$1.50	\$1.50	INCLUDED	\$1.50	N/A
<b>INTERNET BANKING</b>					
Transfer	FREE	FREE	FREE	FREE	FREE
Bill Payment	\$0.50	\$0.50	INCLUDED	FREE	N/A
E-Transfer Debit	\$1.00	\$1.00	INCLUDED <sup>3</sup>	\$1.00	N/A
E-Transfer Requestor Fee	\$1.00	\$1.00	\$1.00	\$1.00	N/A
<b>ATM/POS WITHDRAWALS</b>					
HMECU ATM	FREE <sup>3</sup>	FREE <sup>3</sup>	FREE <sup>3</sup>	FREE <sup>3</sup>	N/A
Exchange Network ATM	FREE <sup>3</sup>	FREE <sup>3</sup>	FREE <sup>3</sup>	FREE <sup>3</sup>	N/A
Interac (Non Exchange Network) ATM <sup>4</sup>	\$1.50	\$1.50	\$1.50	\$1.50	N/A
US ATM	\$3.00	\$3.00	\$3.00	\$3.00	N/A
International ATM	\$5.00	\$5.00	\$5.00	\$5.00	N/A
POS	\$0.75	\$0.75	INCLUDED	INCLUDED	N/A

<sup>1</sup>Age waiver: Members aged 60 and over and students aged 24 and under receive a \$6.95 monthly discount on any chequing account package (does not apply to Pay As You Go or USD Chequing accounts).

<sup>2</sup>HMECU Infinite includes up to 100 Interac e-transfers per month. Standard fees apply outside of the 100 included.

<sup>3</sup>Dependent on your package inclusions

<sup>4</sup>Interac ATM (Non Exchange Network) fee does not include fees charged by other financial institutions or ATMs. To avoid ATM fees, go to our **Branches & ATMs** page for all free of charge ATMs near you.

<b>SAVINGS</b>	<b>EVERYDAY SAVINGS</b>	<b>INVESTOR SAVINGS</b>	<b>USD SAVINGS</b>
<b>FEES AND STANDARD SERVICES</b>			
Monthly Fee	N/A	N/A	N/A
Transactions Included in Monthly Fee	N/A	N/A	2 Free Self-Serve or In-Branch Transactions
Monthly Statement Fee	N/A	N/A	If e-statement - \$1.00 discount Print - \$2.00 charge
In-Branch Print Statement Fee	\$2.50	\$2.50	\$2.50
Cheque Clearing Fee	\$0.75	N/A	\$1.00
EFTs	\$0.75	N/A	\$1.00
<b>IN BRANCH TRANSACTIONS</b>			
In Branch Withdrawal/Transfer	N/A	N/A	\$1.00
In Branch Bill Payment	\$1.50	\$1.50	N/A
<b>INTERNET BANKING</b>			
Transfer	FREE	FREE	FREE
Bill Payment	\$0.50	\$0.50	N/A
E-Transfer Debit	\$1.00	\$1.00	N/A
E-Transfer Cancellation Fee	N/A	N/A	N/A
E-Transfer Requestor Fee	\$1.00	\$1.00	N/A
<b>ATM/POS WITHDRAWALS</b>			
HMECU ATM	FREE	FREE	N/A
Exchange Network ATM	FREE	FREE	N/A
Interac (Non Exchange Network) ATM	\$1.50	N/A	N/A
US ATM	\$3.00	N/A	N/A
International ATM	\$5.00	N/A	N/A
POS	\$1.50	N/A	N/A