

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Membership Dues - withdrawn annually from the accounts of all members 18 years of age and older.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
CHEQUING FEES	
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
INTERNET BANKING	
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
LOAN AND MORTGAGE SERVICES	
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.