

Service Fee Schedule for Business Banking

Account-related transactions and other services



ACCOUNT AND FUNDS CONFIRMATION	
Account research	\$35 – \$50/hr ²
Auditor's Confirmation (requested by member or accountant)	\$30.00 ²
Credit Inquiry (requested by member)	\$15.00 ²
Verification of Account Balances (written)	\$20.00 ²
Verification of Funds Available (auction day verification)	\$25.00 - \$75.00 ²

AUTOMATED FUNDS TRANSFER (AFT)	
Additional originator IDs	\$75.00 ²
Automatic release	\$45.00/month ²
Direct deposit or PAD transaction (per transaction over 200)	\$0.10 ²
File traces, recalls, and error corrections	\$20.00 ^{2,3}
Manual release/upload of AFT file	\$25.00 ^{2,4}
Rejected AFT	\$10.00 ²
Set-up	\$150.00 ²
2-Step Security: Hard Token (New and replacements)	\$10.00 <i>plus shipping fees</i>
2-Step Security: Soft Token	No charge

AUTOMATED TELLER MACHINE (ATM) DEPOSITS, TRANSFERS, AND INQUIRIES	
Kindred, ACCULINK®/THE EXCHANGE® ATMs	No charge

ATM WITHDRAWALS ¹	
Kindred ATMs	No charge
ACCULINK/THE EXCHANGE ATMs	\$1.00
Interac network ATMs	\$1.50
US and International (Plus and THE EXCHANGE ATMs)	\$5.00

BILL PAYMENTS ¹	
In branch	\$1.50
Kindred ATM	\$0.80
Online	\$0.80
Payment trace	\$25.00

CARDS	
Member Card replacement	\$10.00
Member Card PIN change at Kindred ATM	No charge

CHEQUES	
Canadian cheque payable in USD ⁵	\$10.00
Certified cheque	
Member	\$7.50
Non-member	\$30.00
Chargebacks (cheques returned to member)	\$6.00
Cheque clearing (includes pre-authorized cheques)	
Business	\$1.05
USD account	\$1.50
Cheque images returned with statement	\$0.50/chq
Cheque order	
Counter cheques (page of 4)	\$5.00 ²
Personalized	Cost varies
Copy of cheque deposited by member	\$20.00/hr (min. \$10.00) ²
	\$2.50/chq for first 15 chqs; \$1.50/chq thereafter ²
Copy of cheque written by member	

CHEQUES (cont'd)	
Stop cheque	
In-branch or by phone	\$13.00
Self serve online	\$8.50
Unencoded cheque	
Member	\$5.00
Non-member	\$10.00

COLLECTION ITEMS	
Foreign currency items	\$50.00 ²
Letter handling fee	\$20.00 ²

DEPOSITS, WITHDRAWALS ¹ , AND TRANSFERS ¹	
In branch	No charge
Foreign Currency USD	No charge
Other Foreign Currency Orders/Returns	\$20.00

DRAFTS ^{1,6}	
Canadian	\$10.00
International	\$8.50
US Dollars	\$8.50

ELECTRONIC ITEM CLEARING ¹	
Interac Point-of-Sale purchase	\$1.00
Pre-Authorized Debit (PAD)	
PAD transaction	\$1.00
Reimbursement claim	\$7.00
Trace	\$25.00
Stop payments	
In-branch or by phone	\$13.00
Self-serve online	\$8.50

LOANS AND MORTGAGES	
Business Line of Credit maintenance fee	Tiered
Construction mortgage administration/handling fee (per draw)	\$250.00
Non-processed loan payment	\$5.00
Late loan payment (per transfer)	\$10.00
Letter of Credit	greater of \$300.00 or 1/4 of 1% of authorized amount
Loan payment deferral	\$150.00
Commercial/Agricultural loan re-write	\$300.00
Missing Reports fee	\$150.00 - \$500.00
Mortgage payout processing fee	\$200.00
Mortgage renewal	\$50.00
Mortgage renewal late charge	\$100.00
Mortgage transfer to another FI	\$250.00
Multiple loan advances (first three advances are free) ⁷	\$75.00
PPSA	
Registration ⁵	\$100.00 - \$175.00
Amendments	\$25.00
Partial discharge	\$25.00
Search (requested by the member)	\$25.00 ²
Property search prior to re-advancement of collateral mortgage	\$50.00
Refinancing Arrears into Mortgage	greater of \$100.00 minimum or 1.5% of amount financed

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LOANS AND MORTGAGES (cont'd)

Registered Lien Administrative Fee	\$250.00 - \$500.00
Registration of mortgage discharge fee (per charge)	\$175.00

MEMBERSHIP

Inactive notice / Dormant membership	Cost varies
Membership closure	\$25.00
Relocate to another Kindred branch	No charge

OTHER SERVICES

Farm record book	\$20.00
Postdated Items	No charge

OVERDRAFT PROTECTION

Coverdraft Transfer (per day when utilized)	\$5.00
Item returns	
NSF item	\$5.00
NSF item (item returned)	\$50.00
For other reasons ⁵	\$7.00
Transfer – manual	\$10.00
Unauthorized penalty	24% interest

SAFETY DEPOSIT BOXES (measured in inches)

1.5 x 5	\$40.00 ²
2.5 x 5	\$50.00 ²
3.25 x 5	\$60.00 ²
2.5 x 10	\$70.00 ²
5 x 5	\$70.00 ²
10 x 5	\$105.00 ²
Box maintenance	
Drilling fee	\$200.00
Replacement key	\$25.00

STATEMENTS

Current transaction print-out	\$2.00
E-Statement	No charge
Mini-statement at Kindred ATM	No charge
Monthly or quarterly	No charge
Replacement copy (printed in branch)	\$5.00
Replacement copy (special order)	\$20.00

TRANSFER FUNDS¹

Account transfer to other financial institution	\$30.00
Between accounts ⁸	
In branch or by telephone	No charge
Online banking	No charge
Interac e-Transfer	
Receive funds	No charge
Send or request funds	\$1.00

WIRE FUNDS

Amendments and traces	\$30.00
Incoming ⁵	
Canadian/foreign funds	\$17.50
US funds ⁹	\$17.50
Outgoing ⁵	
Canadian/foreign funds (\$9,999 and less)	\$35.00
US funds ⁹ (\$9,999 and less)	\$35.00
Canadian/foreign funds (\$10,000 and more)	\$50.00
US funds ⁹ (\$10,000 and more)	\$50.00

We also offer the following for your convenience:

- Account Inquiries
- Assistance moving your accounts to Kindred
- Bill Payment Remittance Processing
- Canada Savings Bonds and Ontario Savings Bonds redemptions
- Direct deposit payroll
- Extended Area Services
 - » Business Reply Mail envelopes
 - » Drop boxes
 - » Toll-free telephone numbers
- Federal Government payouts
 - » Citizenship and immigration payments
 - » CRA payments (tax remittances)
 - » Customs remittances
 - » Direct deposit
- Business Payment Solutions
- Mastercard cash advances and payments
- Mastercard credit cards
- Drop box deposits
- Travel insurance

¹ For High Interest Savings Account, charges may apply.

² Subject to HST.

³ If more than 10, add \$1.00 per transaction.

⁴ If multiple files are batched, fees will apply to each file

⁵ Fees include direct charges from external service providers such as Central 1, CGI, and Collabria. These charges are beyond Kindred's control and may change without notice.

⁶ Fees charged in the currency of the account.

⁷ Excludes construction financing advances.

⁸ Phone transfers must be a minimum of \$100.00 or the balance of the account.

⁹ Fees for wires sent and received in USD funds are charged in USD

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