

Service Fee Schedule for Organization Banking

Account-related transactions and other services



	Organization Accounts	Church and CRA Accounts ¹¹
ACCOUNT AND FUNDS CONFIRMATION		
Account research	\$35 – \$50/hr ²	\$35 – \$50/hr ²
Auditor's Confirmation (requested by member or accountant)	\$30.00 ²	\$30.00 ²
Credit Inquiry (requested by member)	\$15.00 ²	\$15.00 ²
Verification of Account Balances (written)	\$20.00 ²	\$20.00 ²
Verification of Funds Available (auction day verification)	\$25.00 - \$75.00 ²	\$25.00 - \$75.00 ²

	Organization Accounts	Church and CRA Accounts ¹¹
AUTOMATED FUNDS TRANSFER (AFT)		
Additional originator IDs	\$75.00 ²	\$50.00 ²
Automatic release	\$45.00/month ²	\$30.00/month ²
Direct deposit or PAD transaction (per transaction over 200)	\$0.10 ²	\$0.10 ²
File traces, recalls, and error corrections	\$20.00 ^{2,3}	\$20.00 ^{2,3}
Manual release/upload of AFT file	\$25.00 ^{2,4}	\$15.00 ^{2,4}
Rejected AFT (per transaction)	\$10.00 ²	\$10.00 ²
Set-up	\$150.00 ²	\$100.00 ²
2-Step Security: Hard Token (New and replacements)	\$10.00 plus shipping fees	\$10.00 plus shipping fees
2-Step Security: Soft Token	No charge	No charge

	Organization Accounts	Church and CRA Accounts ¹¹
AUTOMATED TELLER MACHINE (ATM) DEPOSITS, TRANSFERS, AND INQUIRIES		
Kindred, ACCULINK®/THE EXCHANGE® ATMs	No charge	No charge

	Organization Accounts	Church and CRA Accounts ¹¹
ATM WITHDRAWALS¹		
Kindred ATMs	No charge	No charge
ACCULINK/THE EXCHANGE ATMs	\$0.50	No charge
Interac network ATMs	\$0.75	No charge
US and International (Plus and THE EXCHANGE ATMs)	\$2.50	No charge

	Organization Accounts	Church and CRA Accounts ¹¹
BILL PAYMENTS¹		
In branch	\$0.75	No charge
Kindred ATM	\$0.40	No charge
Online	\$0.40	No charge
Payment trace	\$25.00	\$25.00

	Organization Accounts	Church and CRA Accounts ¹¹
CARDS		
Member Card replacement	\$10.00	\$10.00
Member Card PIN change at Kindred ATM	No charge	No charge

	Organization Accounts	Church and CRA Accounts ¹¹
CHEQUES		
Canadian cheque payable in USD ⁵	\$10.00	\$10.00
Certified cheque		
Member	\$7.50	\$7.50
Non-member	\$30.00	\$30.00
Chargebacks (cheques returned to member)	\$6.00	\$6.00
Cheque clearing (includes pre-authorized cheques)		
Business	\$0.525	No charge
USD account	\$1.50	\$1.50
Cheque images returned with statement	\$0.25/chq	No charge

	Organization Accounts	Church and CRA Accounts ¹¹
CHEQUES (cont'd)		
Cheque order		
Counter cheques (page of 4)	\$5.00 ²	\$5.00 ²
Personalized	Cost varies	Cost varies
Copy of cheque deposited by member	\$20.00/hr (min. \$10.00) ²	\$20.00/hr (min. \$10.00) ²
Copy of cheque written by member (for first cheque/for each cheque thereafter)	\$2.50/ \$1.50 ²	\$2.50/ \$1.50 ²
Stop cheque		
In-branch or by phone	\$13.00	\$13.00
Self serve online	\$8.50	\$8.50
Unencoded cheque		
Member	\$5.00	\$5.00
Non-member	\$10.00	\$10.00

	Organization Accounts	Church and CRA Accounts ¹¹
COLLECTION ITEMS		
Foreign currency items	\$50.00 ²	\$50.00 ²
Letter handling fee	\$20.00 ²	\$20.00 ²

	Organization Accounts	Church and CRA Accounts ¹¹
DEPOSITS, WITHDRAWALS¹, AND TRANSFERS¹		
In branch	No charge	No charge
Foreign Currency USD	No charge	No charge
Other Foreign Currency	\$20.00	\$20.00
Orders>Returns		

	Organization Accounts	Church and CRA Accounts ¹¹
DRAFTS^{1,6}		
Canadian	\$10.00	\$10.00
International	\$8.50	\$8.50
US Dollars	\$8.50	\$8.50

	Organization Accounts	Church and CRA Accounts ¹¹
ELECTRONIC ITEM CLEARING¹		
Interac Point-of-Sale purchase	\$0.50	No charge
Pre-Authorized Debit (PAD)		
PAD transaction	\$0.50	No charge
Reimbursement claim	\$7.00	\$7.00
Trace	\$25.00	\$25.00
Stop payments		
In-branch or by phone	\$13.00	\$13.00
Self-serve online	\$8.50	\$8.50

	Organization Accounts	Church and CRA Accounts ¹¹
LOANS AND MORTGAGES		
Business Line of Credit maintenance fee	Tiered	Tiered ⁷
Construction mortgage administration/handling fee (per draw)	\$250.00	\$250.00
Non-processed loan payment	\$5.00	\$5.00
Late loan payment (per transfer)	\$10.00	\$10.00
Letter of Credit	greater of \$300.00 or 1/4 of 1% of authorized amount	greater of \$300.00 or 1/4 of 1% of authorized amount
Missing Reports fee	\$150.00 - \$500.00	\$150.00 - \$500.00
Mortgage payout processing fee	\$200.00	\$200.00
Mortgage renewal	\$50.00	\$50.00
Mortgage renewal late charge	\$100.00	\$100.00
Mortgage transfer to another FI	\$250.00	\$250.00
Multiple loan advances (first three advances are free) ⁸	\$75.00	\$75.00
Mortgage (value) waiver of Rights		\$1,000.00

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	Organization Accounts	Church and CRA Accounts ¹¹
LOANS AND MORTGAGES (cont'd)		
PPSA		
Amendments	\$25.00	\$25.00
Partial discharge	\$25.00	\$25.00
Registration ⁵	\$100.00 - \$175.00	\$100.00 - \$175.00
Search (requested by the member)	\$25.00 ²	\$25.00 ²
Property search prior to re-advancement of collateral mortgage	\$50.00	\$50.00
Refinancing Arrears into Mortgage	greater of \$100.00 minimum or 1.5% of amount financed	greater of \$100.00 minimum or 1.5% of amount financed
Registered Lien Administrative Fee	\$250.00 - \$500.00	\$250.00 - \$500.00
Registration of mortgage discharge fee (per charge)	\$175.00	\$175.00

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

OTHER SERVICES		
Farm record book	\$20.00	\$20.00
Postdated Items	No charge	No charge

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

SAFETY DEPOSIT BOXES (measured in inches)		
1.5 x 5	\$40.00 ²	\$40.00 ²
2.5 x 5	\$50.00 ²	\$50.00 ²
3.25 x 5	\$60.00 ²	\$60.00 ²
2.5 x 10	\$70.00 ²	\$70.00 ²
5 x 5	\$70.00 ²	\$70.00 ²
10 x 5	\$105.00 ²	\$105.00 ²
Box maintenance		
Drilling fee	\$200.00	\$200.00
Replacement key	\$25.00	\$25.00

	Organization Accounts	Church and CRA Accounts ¹¹
STATEMENTS		
Current transaction print-out	\$2.00	\$2.00
E-Statement	No charge	No charge
Mini-statement at Kindred ATM	No charge	No charge
Monthly or quarterly	No charge	No charge
Replacement copy (printed in branch)	\$5.00	\$5.00
Replacement copy (special order)	\$20.00	\$20.00

TRANSFER FUNDS¹		
Account transfer to other financial institution	\$30.00	\$30.00
Between accounts ⁹		
In branch or by telephone	No charge	No charge
Online banking	No charge	No charge
Interac e-Transfer		
Receive funds	No charge	No charge
Send or request funds	\$0.50	No charge

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

We also offer the following for your convenience:

- Account Inquiries
- Assistance moving your accounts to Kindred
- Bill Payment Remittance Processing
- Direct deposit payroll
- Extended Area Services
 - ▶▶ Business Reply Mail envelopes
 - ▶▶ Drop boxes
 - ▶▶ Toll-free telephone numbers
- Federal government payments
 - ▶▶ Citizenship and immigration payments
 - ▶▶ CRA payments (tax remittances)
 - ▶▶ Custom 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 Churches are not assessed a Line of Credit maintenance fee.

⁸ Excludes construction financing advances.

⁹ Phone transfers must be a minimum of \$100.00 or the balance of the account.

¹⁰ Fees for wires sent and received in USD funds are charged in USD.

¹¹ A Canadian Registered Charity, as indicated by the Canada Revenue Agency.

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