

Service Fee Schedule for Personal 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 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 ³	\$10.00
Certified cheque	
Member	\$7.50
Non-member	\$30.00
Chargebacks (cheques returned to member)	\$6.00
Cheque clearing (includes pre-authorized cheques)	
Personal	\$1.00
USD account	\$1.50
Cheque images returned with statement	\$0.30/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
Copy of cheque written by member	\$2.50/chq for first 15 chqs; \$1.50/chq thereafter ²
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

DEPOSITS, WITHDRAWALS ¹ , AND TRANSFERS ¹ (cont'd)	
Other Foreign Currency Orders/Returns	\$20.00

DRAFTS ^{1,4}	
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	
Blend/extend administration ⁵	\$100.00
Bridge financing (residential properties)	\$350.00 - \$500.00
Construction mortgage application fee	greater of \$2,000.00 or 0.5% of the mortgage amount
Construction mortgage administration/handling (per draw)	\$300.00
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
Missing/late reports	\$150 - \$500
Mortgage payout processing	\$200.00
Mortgage renewal late charge	\$100.00
Mortgage transfer to another FI	\$250.00
Mortgage (value) waiver of Rights	\$1,000.00
PPSA	
Amendments	\$25.00
Partial discharge	\$25.00
Registration ³	\$100.00 - \$175.00
Search (requested by the member)	\$25.00 ²
Property Evaluation – Lender Report	\$125.00
Property search prior to re-advancement of collateral mortgage	\$50.00
Refinancing Arrears into Mortgage	greater of \$100 minimum or 1.5% of amount financed
Registered Lien Administrative Fee	\$250.00 - \$500.00
Registration of mortgage discharge fee (per charge)	\$175.00

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

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OTHER SERVICES	
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 ³	\$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 FUNDS ¹	
Account transfer to other financial institution	\$30.00
Between accounts ⁶	
In branch or by telephone	No charge
Online banking	No charge
Interac e-Transfer	
Receive funds	No charge
Send or request funds	\$1.00
Registered investment transfers to other financial institutions	\$100.00
Partial transfer out from RESP ^{3,7}	\$195.00

WIRE FUNDS	
Amendments and traces	\$30.00
Incoming ³	
Canadian/foreign funds	\$17.50
US funds ⁸	\$17.50
Outgoing ³	
Canadian/foreign funds (\$9,999 and less)	\$35.00
US funds ⁸ (\$9,999 and less)	\$35.00
Canadian/foreign funds (\$10,000 and more)	\$50.00
US funds ⁸ (\$10,000 and more)	\$50.00

We also offer the following for your convenience:

Account Inquiries
 Assistance moving your accounts to Kindred
 Canada Savings Bonds and Ontario Savings Bonds redemptions
 Direct deposit payroll
 Federal government payments
 ➤ Citizenship and immigration payments
 ➤ CRA payments (tax remittances)
 ➤ Direct deposit
 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 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.

⁴ Fees charged in the currency of the account.

⁵ Fee is not charged when additional funds are being issued.

⁶ Phone transfers must be a minimum of \$100.00 or the balance of the account.

⁷ As of January 1, 2023, a partial transfer out of an RESP is subject to HST.

⁸ Fees for wires sent and received in USD funds are charged in USD.

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