



SERVICE FEE BULLETIN - BUSINESS ACCOUNTS

Fees effective March 1, 2023
(subject to change)

	Chequing						Savings	
	Business Chequing	Business Chequing 20	Business Chequing 40	Business Chequing 60	Business Chequing 120	US Business Chequing	Business Investment Savings	US Business Savings
Monthly Fee	\$6.00	\$15.00	\$25.00	\$35.00	\$70.00 Monthly package fee waived with minimum monthly balance of >\$100,000	\$6.00 a	N/A	N/A
Free Transactions (monthly)	N/A	20	40	60	120	1 free txn / every \$500 MMB	2	1
Interest Payments	N/A	N/A	N/A	N/A	N/A	N/A	Monthly	Monthly
STATEMENTS								
Statements - Consolidated - Monthly	Free	Free	Free	Free	Free	Free	Free	Free
Statements - Duplicate - In-branch†	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00 a	\$5.00	\$5.00 a
Statements - Duplicate - Fax (local)†	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00 a	\$6.00	\$6.00 a
Statements - Held for Client Pick-Up	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Self-service - Online / Telephone Banking	Free	Free	Free	Free	Free	Free	Free	Free
CHEQUES								
Cheque Clearing	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b	N/A	N/A
Images returned with statement	Free	Free	Free	Free	Free	Free	N/A	N/A
Cheque Order Fee	Cost	Cost	Cost	Cost	Cost	Cost a	N/A	N/A
DEPOSITS								
Client Request - In-branch	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b	\$1.25 b	\$1.25 a,b
Night Deposit / Mail Deposit	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b	\$1.25 b	\$1.25 a,b
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A	Free	N/A
Mobile Deposit	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A	Free	N/A
Pre-authorized Credit	\$0.25	\$0.25 b	\$0.25 b	\$0.25 b	\$0.25 b	\$0.25 a,b	Free	\$0.25 a,b
Interac e-Transfer - Incoming	Free	Free	Free	Free	Free	Free	Free	N/A
Interac e-Transfer - Request for Funds	\$1.00	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	N/A	\$1.00	N/A
WITHDRAWALS								
Client Request - In-branch	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b	\$5.00 b	\$1.25 a,b
Pre-authorized Payment	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b	\$5.00 b	\$1.25 a,b
Direct Payment (debit)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A	\$5.00 b	N/A
Interac e-Transfer - Outgoing	\$1.00	\$1.00 b	\$1.00 b	\$1.00 b	\$1.00 b	N/A	\$5.00 b	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A	\$5.00 b	N/A
ATM - Interac	\$2.25	\$2.25	\$2.25	\$2.25	\$2.25	N/A	\$6.50	N/A
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25	\$3.25	\$3.25	\$3.25	N/A	\$7.50	N/A
TRANSFERS								
Client Request - In-branch	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b	\$5.00 b	\$1.25 a,b
Client Request - By Phone	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 a,b	\$5.00 b	\$1.25 a,b
Self-service - Online Banking	Free	Free	Free	Free	Free	N/A	\$5.00 b	N/A
Self-service - Telephone Banking	Free	Free	Free	Free	Free	N/A	\$5.00 b	N/A
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free	N/A	\$5.00 b	N/A
BALANCE INQUIRIES								
Client Request - In-branch	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25 a	\$1.25	\$1.25
Client Request - By Phone	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25 a	\$1.25	\$1.25
Self-service - Online Banking	Free	Free	Free	Free	Free	Free	Free	Free
Self-service - Telephone Banking	Free	Free	Free	Free	Free	Free	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free	Free	Free	Free	N/A	Free	N/A
BILL PAYMENTS								
Client Request - In-branch (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A	\$5.00 b	N/A
Client Request - By Phone (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A	\$5.00 b	N/A
Self-service - Online Banking (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A	\$5.00 b	N/A
Self-service - Telephone Banking (per bill)	\$1.25	\$1.25 b	\$1.25 b	\$1.25 b	\$1.25 b	N/A	\$5.00 b	N/A

© BlueShore Financial Credit Union

a All charges are in US dollars.

b May be counted as free transaction(s) as per package set-up; fees charged after transaction limit.

† GST applies

Note: Network surcharge fees may apply for U.S. exchange point of sale (debit) transactions. Transactions are first converted into USD at BlueShore Financial's daily cash rate and then CAD equivalent.

Fees effective March 1, 2023
(subject to change)

	Chequing	
	Incorporated Associations	Community Groups
Monthly Fee	\$3.00	\$1.50
Free Transactions (monthly)	30	20
Interest Payments	N/A	N/A
STATEMENTS		
Statements - Consolidated - Monthly	Free	Free
Statements - Duplicate - In-branch†	\$2.50	\$2.50
Statements - Duplicate - Fax (local)†	\$3.50	\$3.50
Self-service - Online / Telephone Banking	Free	Free
CHEQUES		
Cheque Clearing	\$1.25a	\$1.25a
Images Returned with Statement	Free	Free
Cheque Order Fee	Cost	Cost
DEPOSITS		
Client Request - In-branch	\$1.25a	\$1.25a
Night Deposit / Mail Deposit	\$1.25a	\$1.25a
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25a	\$1.25a
Mobile Deposit	\$1.25a	\$1.25a
Pre-authorized Credit	\$0.25a	\$0.25a
Interac e-Transfer - Incoming	Free	Free
Interac e-Transfer - Request for Funds	\$1.00	\$1.00
WITHDRAWALS		
Client Request - In-Branch	\$1.25 a	\$1.25 a
Pre-authorized Payment	\$1.25a	\$1.25a
Direct Payment (debit)	\$1.25a	\$1.25a
Interac e-Transfer - Outgoing	\$1.00	\$1.00
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25a	\$1.25a
ATM - Interac	\$2.25	\$2.25
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25
TRANSFERS		
Client Request - In-branch	\$1.25 a	\$1.25 a
Client Request - By Phone	\$1.25 a	\$1.25 a
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BALANCE INQUIRIES		
Client Request - In-branch	\$1.25	\$1.25
Client Request - By Phone	\$1.25	\$1.25
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BILL PAYMENTS		
Client Request - In-branch (per bill)	\$1.25 a	\$1.25 a
Client Request - By Phone (per bill)	\$1.25 a	\$1.25 a
Self-service - Online Banking	\$1.25 a	\$1.25 a
Self-service - Telephone Banking	\$1.25 a	\$1.25 a

© BlueShore Financial Credit Union

a May be counted as free transaction(s) as per account set-up; fees charged after the transaction limit.

Incorporated Associations must provide Societies Act Incorporation Certificate

Community Groups are defined as those whose primary purpose is to serve various sectors of the general community i.e. service clubs, Girl Guides, Scouts, support groups, sports leagues, etc.

Note: Network surcharge fees may apply for U.S. exchange point of sale (debit) transactions. Transactions are first converted into USD at BlueShore Financial's daily cash rate and then CAD equivalent.

† GST applies



SERVICE FEE BULLETIN - LEGACY ACCOUNTS

Fees effective March 1, 2023
(subject to change)

	Business	Community
	Plan 24 Business*	Plan 24 Associations*
Monthly Fee	N/A	N/A
Free Transactions (monthly)	N/A	N/A
Interest Payments	Monthly	Monthly
STATEMENTS		
Statements - Consolidated - Monthly	Free	Free
Statements - Duplicate - In-branch†	\$5.00	\$2.50
Statements - Duplicate - Fax (local)†	\$6.00	\$3.50
Self-service - Online / Telephone Banking	Free	Free
CHEQUES		
Cheque Clearing	N/A	N/A
Images returned with statement	N/A	N/A
Cheque Order Fee	N/A	N/A
DEPOSITS		
Client Request - In-branch	\$1.25b	\$1.25b
Night Deposit / Mail Deposit	\$1.25b	\$1.25b
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25 b	\$1.25 b
Mobile Deposit	\$1.25 b	\$1.25 b
Pre-authorized Credit	\$0.25 b	\$0.25 b
Interac e-Transfer - Incoming	Free	Free
Interac e-Transfer - Request for Funds	\$1.00	\$1.00
WITHDRAWALS		
Client Request - In-branch	\$1.25 b	\$1.25 b
Pre-authorized Payment	\$1.25 b	\$1.25 b
Direct Payment (debit)	\$1.25 b	\$1.25 b
Interac e-Transfer - Outgoing	\$1.00	\$1.00
ATM - BlueShore Financial, Cdn Exchange, AccuLink	\$1.25 b	\$1.25 b
ATM - Interac	\$2.25	\$2.25
ATM - Cirrus, US EXCHANGE	\$3.25	\$3.25
TRANSFERS		
Client Request - In-branch	\$1.25 b	\$1.25 b
Client Request - By Phone	\$1.25 b	\$1.25 b
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BALANCE INQUIRIES		
Client Request - In-branch	\$1.25	\$1.25
Client Request - By Phone	\$1.25	\$1.25
Self-service - Online Banking	Free	Free
Self-service - Telephone Banking	Free	Free
ATM - BlueShore Financial, Cdn Exchange, AccuLink	Free	Free
BILL PAYMENTS		
Client Request - In-branch (per bill)	\$1.25 b	\$1.25 b
Client Request - By Phone (per bill)	\$1.25 b	\$1.25 b
Self-service - Online Banking (per bill)	\$1.25 b	\$1.25 b
Self-service - Telephone Banking (per bill)	\$1.25 b	\$1.25 b

b May be counted as free transaction(s) as per package set-up; fees charged after transaction limit.

* Transaction fees waived with Minimum Monthly Balance >\$1000

† GST/PST applies



SERVICE FEE BULLETIN

FIXED SERVICE FEES		
ACCESS CARD		
Replacement Fee (In-branch / by mail)		\$8.00
Couriered Card Handling Fee within Canada		\$65.00
Couriered Card Handling Fee to U.S.		\$95.00
Couriered Card Handling Fee International		per quote
CHARGEBACKS & NSF's		
Chargebacks - Returned Deposited Cheque		\$7.50
Chargeback - Auto Credit Returned		\$7.50
Non-Sufficient Funds - Item Paid	\$5.00 + overdraft interest	
Non-Sufficient Funds - Item Returned		\$40.00
CHEQUES		
Cancellation of Returned Cheque Requested		\$20.00
Cheque Printing (in-branch, 12 cheques)		\$10.00
Cheque in USD drawn on CAD account		\$15.00
Hold Cheque Drawn on "2 signatures required"	\$15.00 / cheque	
Post-dated Cheque Handling		\$5.00
Unqualified Cheque (clients using countercheque)		\$15.00
DORMANT ACCOUNTS & RELATIONSHIP CLOSE		
Dormant Accounts		
Monthly Administration Fee (charged after 24 months of dormancy)		\$3.00 / month
Relationship Closure		
Within 0-3 Months		\$30.00
3-6 Months		\$20.00
Estate Processing		\$150.00
LOANS		
Lien Search/Title Search		\$30.00
Loan Documentation		\$225.00 (min)
Loan Delinquency Notice		\$20.00
Loan Amendment/Renewal		\$35.00
One-time Setup Fee for Loans and LOCs		\$225.00 (min)
Monthly Standby Fees for Operating Loans		
\$10,000 and under		\$5 per month
\$10,001 - \$25,000		\$10 per month
\$25,001 - \$50,000		\$25 per month
\$50,001 - \$100,000		\$50 per month
\$100,001 and up	per BlueShore Financial Offer of Credit	
Monthly Margining Fees	per BlueShore Financial Offer of Credit	
MORTGAGES		
Appraisal		\$250.00 (min)†
Modification (Unregistered)		\$300.00
Mortgage Discharge		\$75.00
Fee for Signing Subdivision Plans		\$500.00
Mortgage Payment Interval Amendment		\$25.00
Mortgage Re-advance (incl. tax and title search)		\$300.00
Principal / Interest Statement - Letter		\$30.00
Principal / Interest Statement - System Printout		\$10.00
Renewal or Amendment (Residential)		\$100.00 (min)
Renewal (Commercial)		\$100.00 (min)
Title Search		\$30.00
Property Tax Search Fee		\$100.00
Annual Review Late Fee		\$200.00 per month
Land Title Documentation Fee		\$200.00 (min)
PaymentStream / CAFT		
Additional Originator ID		\$75.00
Application		\$175.00
Automatic Processing		\$75.00 / month
Manual Processing	\$35.00 monthly fee (includes 3 files)	
	\$14.50 each additional file	
Two Step Security Token	\$10.00 / hard token (no charge for soft token)	
Recall or Error Correction Request	\$15.00 minimum (includes up to 10 txns)	
	\$2.00 each additional txn	
Individual Trace Request		\$15.00
NIGHT DEPOSIT FACILITIES		
Initial Set-up Fee (20 plastic bags & 1 night depository key)		\$40.00
Additional Night Depository Key (one-time fee)		\$10.00
Night Deposit Processing Adjustment		\$10.00
Plastic Bags ¹		At cost

FIXED SERVICES FEES		
HISTORICAL INFORMATION		
Account Details for Tax Office or Accountants		\$40.00/hour (min \$30.00)†
Bank Confirmation		\$40.00/hour (min \$30.00)†
Copies of Statements Items		\$40.00/hour (min \$30.00)†
Single Cheque Image Retrieval*		\$5.00 / cheque
Historical Statement		\$2.50 per month requested
Account and Record Searches		\$40.00/hour (min \$30.00)†
Search for Items		\$40.00/hour (min \$30.00)†
REQUIREMENT FOR PAYMENT (3rd PARTY)		
CRA - Ongoing Administration		\$125.00†
CRA - Payment Satisfied		\$50.00†
Family Maintenance Enforcement Program		\$10.00†
Monthly Issuance of Official Cheque		
Family Maintenance Enforcement Program		\$125.00†
Ongoing Administration		
Family Maintenance Enforcement Program		\$50.00†
Payment Satisfied		
Demands - Ongoing Administration		\$125.00†
Demands - Payment Satisfied		\$50.00†
Garnishee - Administration		\$50.00†
SAFETY DEPOSIT BOXES		
2" x 5"		\$4.25 / month†
2 1/2" x 5"		\$4.75 / month†
3 1/4" x 5"		\$5.00 / month†
2 1/2" x 10"		\$6.75 / month†
5" x 5"		\$6.25 / month†
5" x 10"		\$12.50 / month†
10" x 10"		\$21.00 / month†
Replace Key		\$50.00
Drill Box		Supplier cost + \$40.00 ²
SPECIAL CASH ORDERS		
Special Cash Ordered by Client (CDN) - Notes		\$0.37 / 100 (min \$10.00)
Special Cash Ordered by Client (CDN) - Coins		\$5.00 (min 1 box)
Special Cash Ordered by Client (USD) - Notes		\$1.16 / 1000 (min \$10.00)
Special Coin Deposited by Client (CDN)		1% of total deposit
New Canadian Notes (min 1000 bills)		\$40.00
STOP PAYMENTS		
Foreign or US Draft		\$5.00 ³
Full or Partial Details		\$20.00
BANK DRAFTS		
CDN Bank Draft		\$10.00
USD / Foreign Bank Draft		\$10.00
WIRE TRANSFERS		
Outgoing Wire Transfers		\$15.00 ⁴
Incoming Wire Transfers		10.00 ⁴
Wire Transfer - Amendment		\$30.00
MISCELLANEOUS		
ATM Processing Adjustment - Deposit Error		\$10.00
ATM Processing Adjustment - USD Cash or Cheque		\$15.00
Balance of Account (transfer to another financial institution)		\$30.00
Bill Payment Reversal (client request)		\$20.00
Collection Item		\$30.00
Courier		\$12.00
Credit Card Guarantee - New Application		\$100.00
Credit Card Guarantee - Renewal		\$75.00
Interest Earned / Paid - Letter		\$30.00
Interest Earned / Paid - System Printout		\$10.00
Overdraft Protection Set-up		\$125.00
(Note: no charge within 30 days of account set-up)		
Overdraft Protection (ongoing)		\$5.00/ month
Pre-Authorized Debit Reimbursement Claim		\$15.00
Pre-Authorized Item Trace Request		\$15.00
Reconciliation of Client's Accounts		\$40.00 / hour (min \$30.00)†
Rejected Clearing Item		\$10.00
Return Mail		\$25.00
Trace for Electronic/Manual Bill Payment Remittances:		
Within 12 months of Payment		\$20.00
Over 12 months		\$20.00
Transfer to Cover Overdraft		\$5.00

© BlueShore Financial Credit Union

†GST applies

Rates are subject to change without notice.

¹ Ordered through D&H - refer to Business Product Ordering

² Includes cost of drilling and replacement lock. Boxes subject to availability. Not all sizes available at every location.

³ Plus any agent and correspondent charges, and costs incurred by BlueShore Financial to complete the request

⁴ For wire transfers in CAD or Foreign Dollars, fees will be charged in CAD. For wire transfers in USD, fees will be charged in USD. Plus

*Requests for seven or more historic cheques will be billed at an hourly rate of \$40/hour with a \$30 min