

Bruno Savings and Credit Union Limited

MISCELLANEOUS FEES

Over the counter bill payments	\$ 1.00
Overdraft charge per item	\$ 5.00
NSF Return	\$15.00
Fax-outgoing-per minute	\$ 1.00
Color Photocopies Per Page	\$ 0.50
Black & White Photocopies Per Page	\$ 0.25
Cheque Certification (3 rd party)	\$ 3.00
Traveller's Cheques	1%
Stop Payments	\$ 5.00
Money Orders	\$ 2.50
US Drafts	\$ 5.00
Manager's Trust Cheque	\$ 5.00
Personalized Cheque Orders	cost

Wire Transfer Fees

To Credit Unions in SK/AB	\$15.00
To Credit Unions in other provinces	\$17.00
To other financial institutions	\$25.00
Out of country	Cost Plus \$ 5.00

SAFETY DEPOSIT BOX ANNUAL RENTAL

1.5 x 5 x 24	\$20.00
2.5 x 5 x 24	\$25.00
2.5 x 10 x 24	\$40.00
5 x 5 x 24	\$40.00
5 x 10 x 24	\$65.00

Bruno Service Centre

Hours of Operation

Monday to Thurs.	9:00-4:00
Friday	9:00-5:00

Phone	369-2901
Fax	369-2225
Emails available on website	

Prud'homme Service Centre

Hours of Operation

Tuesday	9:00-12:00
Wednesday	9:00-12:00
Friday	9:00- 1:00
Saturday	9:00-12:00

Phone	654-2033
Fax	654-4640
Emails available on website	

BRUNO CREDIT UNION WEBSITE
www.brunocu.com

BRUNO SAVINGS AND CREDIT UNION LIMITED

SERVICE FEE SCHEDULE

Effective January 1, 2012



CHEQUING ACCOUNTS

Non-interest account

Service Charge Packages

Per Item Plan

Minimum Monthly Charge	\$3.00
Cheques	\$0.50 each
Point Of Sale Purchases	\$0.25 each

If a minimum monthly balance of \$15000.00 is maintained in a per item plan chequing account, all fees will automatically be waived for the month. **(excluding ATM)**

Basic Plan

Monthly Fee	\$10.00
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*Unlimited debit transactions per month

Senior Plan (Over 60)

Monthly Fee	\$5.00
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*Unlimited debit transactions per month

***NOTE: Debit transactions include cheques and point of sale purchases**

SAVINGS ACCOUNTS

Plan 24

Earns interest daily based on the closing daily balance and pays interest monthly.

Per Item Charges for Plan 24

Point of Sale Purchases	\$0.25 each
ATM-Interac	\$1.00 each
ATM-Cirrus/Plus	\$2.00 each

Term Deposits

Provides a guaranteed interest rate for lengths of 30 days up to 5 years

AgriInvest

Farm Government Program

Index-Linked Terms

Principal guaranteed
RESP, RRSP, RRIF & TFSA eligible

INTEREST BEARING CHEQUING ACCOUNTS

Earns interest daily based on the closing daily balance and pays interest monthly.

Service Charge Packages

Per Item Plan

Minimum Monthly Charge	\$3.00
Cheques	\$0.50 each
Point Of Sale Purchases	\$0.25 each

If a minimum monthly balance of \$15000.00 is maintained in a per item plan chequing account, all fees will automatically be waived for the month. **(excluding ATM)**

Basic Plan

Monthly Fee	\$15.00
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*Unlimited debit transactions per month

Youth Plan (under 18 up to age 25- if attending secondary education)

*30 free debit transactions per month

Clubs & Non Profit Organizations

No Service Charges on these accounts

***NOTE: Debit transactions include cheques and point of sale purchases**

ALL PACKAGES INCLUDE

Deposits	Free
Transfers	Free
Cash Withdrawals	Free
External Withdrawals	Free
MasterCard Global Payment	
Card Purchases	Free
Bill Payments on Member Direct	Free

All accounts will be charged for ATM withdrawals:

ATM-Interac	\$1.00
ATM-Cirrus/Plus	\$2.00

REGISTERED PROGRAMS

Tax-Free Savings Accounts (TFSA)

Interest earned is not taxable

Registered Retirement Savings Plan (RRSP) and Registered Retirement Income Funds (RRIF)

Provides a guaranteed interest rate inside a tax deferred savings plan to provide funds for retirement

Registered Education Savings Plan (RESP)

Provides tax sheltered savings account for education
(A matching government grant may be available)

MEMBER DIRECT (INTERNET BANKING)

Access to your account over the internet

MOBILE BANKING

Access to your account from your Smartphone or Blackberry

CARD SERVICES

Member Card (Debit Card)
MasterCard Global Payment Card (Debit Card)
MasterCard Credit Card

Replacement of Member Card or MasterCard Debit Card **\$5.00**

Rush Order of Member Card or MasterCard Debit Card **\$15.00**

LOAN SERVICES

Lines of Credit
Consumer Loans
Agricultural Loans
Business Loans
Mortgages