

## **MISCELLANEOUS FEES**

Over the counter bill payments	\$ 1.00
Overdraft charge per item	\$ 5.00
NSF Return	\$20.00
Fax-outgoing-per minute	\$ 1.00
Color Photocopies Per Page	\$ 0.50
Black & White Photocopies Per Page	\$ 0.25
Cheque Certification (3 <sup>rd</sup> party)	\$ 3.00
Stop Payments	\$ 5.00
Manager's Trust Cheque	\$ 5.00
Personalized Cheque Orders	cost
Estate Admin Fee	\$100.00
Automatic Fund Transfer from another institution set up or amendment	\$ 5.00
Automatic Fund Transfer Recalls	\$20.00
Automatic Fund Transfer NSF	\$20.00
eTransfers – to send	\$ 0.50
eTransfers – to receive a Money Request	0.50

TFSA Variable Withdrawal Fees	\$5.00
<b>*Two Free Per Year</b>	
TFSA Transfer Out Fee	\$25.00
RRSP/RRIF Transfer Out Fee	\$25.00

### **Wire Transfer Fees**

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

## **SAFETY DEPOSIT BOX ANNUAL RENTAL**

1.5 x 5 x 24	\$25.00
2.5 x 5 x 24	\$30.00
2.5 x 10 x 24	\$45.00
5 x 5 x 24	\$45.00
5 x 10 x 24	\$70.00

## ***Bruno Savings and Credit Union Limited***

### **Bruno Service Centre**

#### **Hours of Operation**

<b>Monday to Thurs.</b>	<b>9:00-4:00</b>
<b>Friday</b>	<b>9:00-5:00</b>

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

### **Prud'homme Service Centre**

#### **Hours of Operation**

<b>Monday</b>	<b>1:00 - 4:30</b>
<b>Tuesday</b>	<b>9:00 - 12:00</b>
<b>Thursday</b>	<b>9:00 - 12:00</b>
<b>Friday</b>	<b>9:00 - 1:00</b>

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

## **BRUNO CREDIT UNION WEBSITE**

[www.brunocu.com](http://www.brunocu.com)

Check our Website for  
Up-to-Date Terms & Conditions for  
**-MemberCard Agreements**  
**-Personal Accounts**  
**-Business Accounts**

## **BRUNO SAVINGS AND CREDIT UNION LIMITED**

### **SERVICE FEE SCHEDULE**

Revised May 23, 2019



## CHEQUING ACCOUNTS

Non-interest account

### Service Charge Packages

#### Per Item Plan

Minimum Monthly Charge	<b>\$3.00</b>
Cheques	<b>\$0.50 each</b>
Point Of Sale Purchases	<b>\$0.10 each</b>

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	<b>\$10.00</b>
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\*Unlimited debit transactions per month

#### Senior Plan (Over 60)

Monthly Fee	<b>\$5.00</b>
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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	<b>\$0.10 each</b>
ATM-Interac	<b>\$1.00 each</b>
ATM-Cirrus/Plus	<b>\$2.00 each</b>

#### Term Deposits

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

#### AgrilInvest

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	<b>\$3.00</b>
Cheques	<b>\$0.50 each</b>
Point Of Sale Purchases	<b>\$0.10 each</b>

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	<b>\$15.00</b>
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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

Bill Payments on Member Direct Free

### All accounts will be charged for ATM withdrawals:

ATM-Interac	<b>\$1.00</b>
ATM-Cirrus/Plus	<b>\$2.00</b>

**\*Other surcharges may be charged by the ATM you are using**

## 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)  
Collabria Credit Card

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

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

Disable Paypass Feature on Debit Card **\$20.00**

## LOAN SERVICES

Lines of Credit  
Consumer Loans  
Agricultural Loans  
Business Loans  
Mortgages