

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 rd 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
<i>Interac</i> e-Transfer [†]	
To send	\$ 0.50
To receive a Money Request	\$ 0.50
TFSA Variable Withdrawal Fees	\$5.00
*Two Free Per Year	
*Free on Memberdirect	
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 Branch

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 Branch

Hours of Operation

Monday	1:00 - 4:30
Tuesday	9:00 - 12:00
Thursday	9:00 - 12:00
Friday	9:00 - 1:00

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

BRUNO CREDIT UNION WEBSITE

www.brunocu.com

Check our Website for
Up-to-Date Terms & Conditions for
-Member Card® Agreements
-Personal Accounts
-Business Accounts

BRUNO SAVINGS AND CREDIT UNION LIMITED

SERVICE FEE SCHEDULE

Revised October 21, 2020



CHEQUING ACCOUNTS

Non-interest account

Service Charge Packages

Per Item Plan

Minimum Monthly Charge **\$3.00**
Cheques **\$0.50 each**
Point Of Sale Purchases **\$0.10 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**
*Unlimited debit transactions per month

Senior Plan (Over 60)

Monthly Fee **\$5.00**
*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 **\$0.10 each**

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 **\$3.00**
Cheques **\$0.50 each**
Point Of Sale Purchases **\$0.10 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**
*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
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All accounts will be charged for ATM withdrawals:

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

***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)

Savings plan for post-secondary education (Government grants may be available)

MEMBERDIRECT® Online Services

Access to your account over the internet

MOBILE BANKING

Access to your account from your Mobile Phone with Text or with our Mobile App

CARD SERVICES

Member Card® (Debit Card)
Collabria Credit Card

Replacement of Member Card® Debit Card	\$5.00
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Rush Order of Member Card® Debit Card	\$15.00
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Disable Paypass Feature on Debit Card	\$20.00
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LOAN SERVICES

Lines of Credit
Consumer Loans
Agricultural Loans
Business Loans
Mortgages