

### Schedule of Service Charges - Personal

<b>Automatic Teller Machines (ATMs)</b>			<b>Coin Handling - Rolled (per \$100)</b>	\$2.00
Belgian-Alliance ATM			<i>*No Charge for youth</i>	
	Deposit	Free		
	Withdrawal	\$0.65		
Manitoba Credit Union Network			<b>Debits &amp; Withdrawals</b>	
	Deposit	Free	From Chequing	\$0.65
	Withdrawal	\$0.65	From Savings	\$0.65
ATM Withdrawal Interac Network (Canada)		\$2.00	From Chequing - Golden	Free
ATM Withdrawal Cirrus Network (US/International)		\$5.00	From Savings - Golden	Free
			From Plan 24	\$0.65
			From High Interest Savings (one free per month)	\$1.25
			From US accounts	\$1.00
<b>Bill Payments</b>			Interac Direct Payment (POS)	\$0.65
Belgian-Alliance Online		\$0.65	POS Purchases (Cirrus Network US)	\$1.50
In Branch (in Person)		\$1.50	<b>From TFSA</b>	Free
In Branch (by Phone)		\$1.50		
Trace (Bill Payment)		\$15.00	<b>Deposits</b>	Free
Recall (Bill Payment)		\$25.00		
Utility Bill Payment for Non-Members		\$3.00	<b>Dormant Accounts*</b>	
			Account Closings (within 6 months)	\$15.00 <b>\$30.00</b>
<b>CAFT</b>			Inactive Accounts (no activity for 6 months)	\$2.00/mo <b>3.00/mo</b>
Pre-Authorized Credits		Free	Unclaimed Accounts	
Pre-Authorized Debits		Varies		
			<b>\$36.00 and less</b>	Account Balance
<b>Charge Backs</b>			<b>&gt; \$36.00</b>	\$24.00 <b>\$36.00</b>
Canadian Funds		\$8.00	After two years of inactivity, balance	
US Funds ( <i>in US dollars</i> )		\$8.00	transferred to unclaimed	\$35.00 <b>\$36.00</b>
			<i>* Fees do not apply to members under 18 years of age</i>	
<b>Cheques</b>			<b>e-Transfers</b>	
Orders		Varies	Sending e-Transfer	\$1.50
Certification (Members)		\$10.00	Receiving e-Transfer	Free
Certification (Non-Members)		\$20.00	<b>e-Transfer Request</b>	\$1.50
Cheque Clearing		\$0.65		
Non Sufficient Funds (NSF)		\$40.00	<b>Foreign Exchange Services (excl. US Currency)</b>	
Non MICR encoded cheque		\$5.00	Ordering Foreign Currency	\$10.00
US Cheque Drawn on Canadian Account		\$10.00	Shipping Foreign Currency	\$10.00
<b>Collections</b>			<b>Loan Payments</b>	
Cheques Sent On		\$20.00	Electronic Funds Transfer	Free
			Automatic Transfer From Belgian-Alliance	Free
			NSF Loan Payment	\$40.00 <b>\$45.00</b>
			CAFT Loan Payment Retries	\$40.00 <b>\$45.00</b>
			<b>CAFT Admin fee (set up or change)</b>	<b>\$25.00</b>
			Late Notice Administration Fee	\$5.00
			<b>MemberCards</b>	
			Replace Lost Card	\$10.00



PERSONAL CHEQUING ACCOUNTS							
Account Type	Regular Chequing	Bronze Chequing	Silver Chequing	Platinum Chequing	Young Canadian Chequing	Golden Chequing	US Chequing
Account Designed for:	Pay-as-you-go with no fixed monthly fee	Low volume account for members who anticipate having up to 20 transactions per month	Mid volume account for members who anticipate having up to 40 transactions per month	A high volume account for members who prefer to have an all inclusive monthly fee	For members aged 18 to 25 who are starting a career, continuing education and/or starting a family	For members aged 60 or better - provides unlimited transactions at no cost	Provides easy access to US funds
Monthly Fee	No Monthly Fee	\$7.50/Month	\$12.50/Month	\$16.50/Month	No Monthly Fee	No Monthly Fee	No Monthly Fee
Cheques or Pre-authorized Debits	\$0.65	Up to 20 combined transactions each month	Up to 40 combined transactions each month	Unlimited	Up to 40 combined transactions each month	Unlimited	\$1.00
Debit Cards Purchases (POS)	\$0.65						N/A
ATM Withdrawal (Credit Union ATM)	\$0.65						N/A
Bill Payments (Online Banking)	\$0.65						N/A
Cash Withdrawal (in Branch)	\$0.65						\$1.00
<b>e-Transfer</b>	<b>\$1.50</b>	<b>1 Included (sending)</b>	<b>2 Included (sending)</b>	<b>4 Included (sending)</b>	<b>\$1.50</b>	<b>\$1.50</b>	<b>N/A</b>
Charges for Transactions in Excess of Limit	\$0.65	\$0.65	\$0.65	N/A	\$0.65	N/A	\$1.00
Transactions without Service Fees							
Deposits (in Branch, ATM or Remote Deposit)	Free	Free	Free	Free	Free	Free	Free
Online Banking Access	Free	Free	Free	Free	Free	Free	Free
Transfers (In Branch, Online Banking, or ATM)	Free	Free	Free	Free	Free	Free	Free
Pay-as-you-go Service Fees							
Transfers (System generated)	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Bill Payments (Over the counter)	\$1.50	Free	Free	Free	Free	Free	\$1.50
ATM Withdrawals (Non-Credit Union ATM)	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	N/A
POS Purchases (Cirrus Network US)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A
ATM Withdrawals (Cirrus Network US/International)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A
Statements - Produced Monthly	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00*
Cheque Order	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge
Additional Benefits:	Maintain a minimum monthly balance of \$1,500 and fees for cheques, pre-authorized debits, POS & ATM withdrawals will be waived <b>*e-Transfers not included</b>					\$15 off all Safety Deposit Box rentals	*Fee waived if linked to Canadian Chequing Account.

**PERSONAL SAVINGS ACCOUNTS**

Savings Account Type	Plan 24 Savings	Regular Savings	High Interest Savings	Golden Savings	FAT CAT Savings	HEADSTART Savings	US Savings
				<i>For members aged 60 or better.</i>	<i>Available to members 12 years of age &amp; under.</i>	<i>Available to members 13 - 17 years of age.</i>	
Account Designed for:	A low fee savings account that pays interest on the daily closing balance	A low fee savings account that pays tiered interest on the daily closing balance	A high interest savings account that pays interest on the minimum monthly balance	A no fee savings account that pays interest on the daily closing balance	A low fee savings account that pays interest on the daily closing balance	A low fee savings account that pays interest on the daily closing balance	A US Dollar savings account that pays interest on the minimum monthly balance with no additional fees
Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee
Cheques or Pre-authorized Debits	Includes 2 free transactions per month	\$0.65	Includes one free transaction per month	Unlimited	Includes 4 free transactions per month	Includes 15 free transactions per month	\$1.00
Debit Cards Purchases (POS)		\$0.65					N/A
ATM Withdrawal (Credit Union ATM)		\$0.65					N/A
Bill Payments (Online Banking)		\$0.65					N/A
Cash Withdrawal (in Branch)		\$0.65					\$1.00
<b>e-Transfer</b>	<b>\$1.50</b>	<b>\$1.50</b>	<b>\$1.50</b>	<b>\$1.50</b>	<b>\$1.50</b>	<b>\$1.50</b>	<b>N/A</b>
Charges for Transactions in Excess of Limit	\$0.65	\$0.65	\$1.25	N/A	\$0.65	\$0.65	\$1.00
<b>Transactions without Service Fees</b>							
Deposits (in Branch or ATM)	Free	Free	Free	Free	Free	Free	Free
Online Banking Access	Free	Free	Free	Free	Free	Free	Free
Transfers (In Branch, Online Banking, or ATM)	Free	Free	Free	Free	Free	Free	Free
<b>Pay-as-you-go Service Fees</b>							
Transfers (System generated)	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Bill Payments (Over the counter)	\$1.50	\$1.50	\$1.50	Free	Free	Free	\$1.50
ATM Withdrawals (Non-Credit Union ATM)	<b>\$2.50</b>	<b>\$2.50</b>	<b>\$2.50</b>	<b>\$2.50</b>	<b>\$2.50</b>	<b>\$2.50</b>	N/A
POS Purchases (Cirrus Network US)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A
ATM Withdrawals (Cirrus Network US/International)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A
Statements - Produced Monthly	Included w/Canadian Chequing *	Included w/Canadian Chequing *	Included w/Canadian Chequing *	Included w/Canadian Chequing *	Free	Free	Included w/ Canadian Chequing*
Notes:	* Monthly fee does not apply if linked to a Canadian Chequing Account. If a Canadian Chequing account is not present, a monthly fee of \$2.00 will apply.						

#### Schedule of Service Charges - Business

##### Automatic Teller Machines (ATMs)

Belgian-Alliance ATM	Deposit	\$0.75
	Withdrawal	\$0.75
Manitoba Credit Union Network	Withdrawal	\$0.75
ATM Withdrawal Interac Network (Canada)		\$2.00
ATM Withdrawal Cirrus Network (US/International)		\$5.00

##### Bill Payments

Belgian-Alliance Online	\$0.75
In Branch (in Person)	\$1.50
In Branch (by Phone)	\$1.50
Trace (Bill Payment)	\$15.00
Recall (Bill Payment)	\$25.00
Utility Bill Payment for Non-Members	\$3.00

##### CAFT

Pre-Authorized Credits	Free
Pre-Authorized Debits	Varies

##### Charge Backs

Canadian Funds	\$8.00
US Funds (in US dollars)	\$8.00

##### Cheques

Orders	Varies
Certification (Members)	\$10.00
Certification (Non-Members)	\$20.00
Cheque Clearing	\$0.75
Non Sufficient Funds (NSF)	\$40.00
Non MICR encoded cheque	\$5.00
US Cheque Drawn on Canadian Account	\$10.00

##### Statements

Printed in Branch	\$1 per page
Online Access to Account History	Free
Statement Production	See account packages

##### Collections

Cheques Sent On	\$20.00
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\$0.80	
\$0.80	<b>Coin Handling - Rolled (per \$100)</b>
	\$2.00
	<i>*No charge for youth</i>

\$0.80	
\$2.50	<b>Debits &amp; Withdrawals</b>
	From Chequing
	\$0.75
	From Business Savings
	\$0.75
	From High Interest Savings (one free per month)
	\$1.25
	From US accounts
	\$1.00
\$0.80	Interac Direct Payment (POS)
	\$0.75
	POS Purchases (Cirrus Network US)
	\$1.50

##### Deposits

\$0.75	\$0.80
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##### Dormant Accounts

Account Closings (within 6 months)	\$15.00	\$30.00
Inactive Accounts (no activity for 6 months)	\$2.00/mo	3.00/month
Unclaimed Accounts		

\$36.00 and less  
> \$36.00

After two years of inactivity, balance  
transferred to unclaimed

Account Balance	\$24.00	\$36.00
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\$10.00	
\$10.00	

##### e-Transfers

Sending e-Transfer	\$1.50
Receiving e-Transfer	Free
<b>e-Transfer Request</b>	\$1.50

\$25.00

##### \$0.80 Foreign Exchange Services (excl. US Currency)

\$45.00	Ordering Foreign Currency	\$10.00
\$10.00	Shipping Foreign Currency	\$10.00

##### Loan Payments

Automatic Transfer From Belgian-Alliance	Free
NSF Loan Payment	\$40.00
CAFT Loan Payment Retries	\$40.00
CAFT Admin fee (set up or change)	\$25.00
Late Notice Administration Fee	\$5.00

##### MemberCards

Replace Lost Card	\$10.00
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<b>Money Orders</b>			<b>Safety Deposit Boxes (plus GST)</b>		
Canadian Funds	\$6.50		\$10.00	Small 1.5" x 5"	\$35.00
Tracing Money Orders	\$25.00			Medium 2.5" x 5"	\$45.00
				Large 5" x 5" or 2.5" x 10"	\$70.00
				Extra Large 5" x 10"	\$100.00
<b>Bank Drafts &amp; Primary Orders</b>				Key Replacement (lost key)	Cost plus \$10
Canadian Funds	\$10.00			Drilling of Safety Deposit Box	Cost plus \$25
US Funds	\$6.50		\$10.00		\$25.00
					\$150.00
<b>Monthly Administration</b>			<b>Stop Payments</b>		
Regular Chequing Accounts				Complete Information	\$10.00
(includes Monthly Mailed Statements with Images)	\$5.00			Online	Free
All US Accounts	Free				
All Savings Accounts	Free		<b>Transfers</b>		
				Online	\$0.75
<b>Mortgages</b>				Automatic Teller Machines	\$0.75
Appraisals	Cost			Full Service Using BACU Staff	
Personal Property Registrations	Cost				
<b>Title Search</b>			\$40.00		
<b>Property Tax Search</b>			\$40.00		
Mortgage Renewals				System Generated to cover Overdraft	\$3.00
				Investment Transfers Out (per item)	\$50.00
	Principle Residences	Free			\$75.00
	Revenue/Commercial	\$100.00			
	<b>Blend and Extend</b>				
	Re-Advancements	\$150.00	Cost + \$150.00		
Mortgage Discharges					
	Payouts	Cost plus \$100	\$207.00		
	Transfer to Another Financial Institution	\$180.00	\$207.00		
Interim Financing				<b>Wire Transfers*</b>	
New Mortgage with Belgian-Alliance Credit Union	\$125.00		\$100.00	Outgoing Wires	
Other	\$200.00		\$250.00		
Loan Application Fee	Varies			Canadian funds within Canada	Cost plus + \$10
				Canadian funds to US/International	Cost plus + \$10
				US funds within Canada and the US	Cost plus + \$10
				US funds International	Cost plus + \$30
<b>Night Deposit</b>					\$45.00
	Bags (per 100)	\$15.00		Incoming Wires	
				From Canada/US/International	\$12.00
					\$15.00
				<i>*Please note: Other charges may apply</i>	
<b>Overdrafts</b>			<b>Other Fees</b>		
	System Generated Automatic Transfer			Duplicate Tax Receipts	\$10.00
	(to cover overdraft)	\$3.00		Garnishment Orders and Requirements to Pay	\$50.00
	Surcharge (per item plus applicable interest)	\$5.00		Amendments to Signing Authorities (Business)	\$50.00
	Overdrawn Courtesy Telephone Call	\$5.00		Photocopying and Faxes (per page)	\$1.00
<b>Record Searches</b>				T3 Filing by Concentra Financial	\$150.00
All Searches (per hour)*	\$30.00		\$40.00	Concentra Financial Payout Consultation	\$150.00
				Non-Member ATM Adjustment Fee	\$6.50
					\$10.00
				<b>Bank Confirmations</b>	
				Without Loans	\$25.00
				With Loans (per hour)	\$25.00
				Interest Paid Letter	\$15.00
					\$25.00

BUSINESS ACCOUNT PACKAGES								
Account Type	Regular Business Chequing	Bronze Business Chequing	Silver Business Chequing	Platinum Business Chequing	Non-Profit Business Chequing	U.S. Chequing	Regular Business Savings	High Interest Business Savings
Account Designed for:	1 Free Transaction per \$500 minimum monthly balance included	Low volume account for small businesses who anticipate having up to 25 transactions per month	Mid volume account for businesses who anticipate having up to 60 transactions per month	High volume account for businesses who anticipate having up to 100 transactions per month	An account designed specifically for non-profit organizations	For businesses with the need to maintain US funds	A low fee savings account that pays interest on the daily closing balance	A high interest savings account that pays interest on the minimum monthly balance
Monthly Fee	\$5.00/Month	\$17.50/Month	\$37.50/Month	\$60.00/Month	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee
Cheques or Pre-authorized Debits	\$0.80	Up to 25 combined transactions each month	Up to 60 combined transactions each month	Up to 100 combined transactions each month	Up to 20 combined transactions each month	\$1.00	\$0.80	Includes one free transaction per month
Debit Cards Purchases (POS)	\$0.80					N/A	\$0.80	
ATM Withdrawal (Credit Union ATM)	\$0.80					N/A	\$0.80	
Bill Payments (Online Banking)	\$0.80					N/A	\$0.80	
Cash Withdrawal (in Branch)	\$0.80					\$1.00	\$0.80	
Transfers (In Branch, Online Banking, or ATM)	\$0.80					\$1.00	\$0.80	
Deposits (in Branch)	\$0.80					Free	\$0.80	
Deposits (Electronic)	Free	Free	Free	Free	Free	Free	Free	Free
e-Transfer	\$1.50	2 Included (sending)	4 Included (sending)	6 Included (sending)	\$1.50	N/A	\$1.50	N/A
Charges for Transactions in Excess of Limit	\$0.80	\$0.80	\$0.80	\$0.80	\$0.65	\$1.00	\$0.80	\$1.25
Pay-as-you-go Service Fees								
Transfers (System generated)	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Bill Payments (Over the counter)	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
ATM Withdrawals (Non-Credit Union ATM)	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	N/A	N/A	N/A
POS Purchases (Cirrus Network US)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A	N/A	N/A
ATM Withdrawals (Cirrus Network US/International)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A	N/A	N/A
Statements - Produced Monthly	Included in Monthly Fee	Included in Monthly Fee	Included in Monthly Fee	Included in Monthly Fee	\$2.00	Included w/Canadian Chequing *	Included w/Canadian Chequing *	Included w/Canadian Chequing *
Cheque Order	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge
Notes:	* Monthly fee does not apply if linked to a Canadian Chequing Account. If a Canadian Chequing account is not present, a monthly fee of \$2.00 will apply.							