



Golden Horseshoe Credit Union Fees

Golden Age Package Plan

Golden Horseshoe Credit Union Member Chequing Package

Regular Chequing Account

Monthly Package Plan	n/a	\$5.95	n/a
Cheque Writing & EFT's (electronic fund transfers)	Free-unlimited transactions	Free-unlimited transactions	\$0.60
Golden Horseshoe Credit Union ATM	Free-unlimited transactions	Free-unlimited transactions	Free-unlimited transactions
Other Institution ATMs-Interac	2 Free -then \$1.25	3 Free, then \$1.25	\$1.25
U.S or International ATMs	\$3.00	\$3.00	\$3.00
Direct Payment (P.O.S.)	4 Free -then \$0.50	Free-unlimited transactions	\$0.50
Bill Payment - Counter	2 Free- then \$1.50	2 Free- then \$1.50	\$1.50 per bill
Bill Payment- TelPay On-line	Free-unlimited transactions	Free-unlimited transactions	\$0.50
Bill Payment not on Telpay List (telpay mails)	\$5.00	\$5.00	\$5.00
Pay Anyone-TelPay On-line	\$1.50	\$1.50	\$1.50
Pay Anyone-Counter	\$5.00	\$5.00	\$5.00
Stop Payments	\$10.00	\$10.00	\$10.00
Certified Cheques	Free	Free	\$5.00
Primary Cheques (only if have chequing acct)	\$5.00	\$5.00	\$5.00
Safety Deposit Box (\$15 off for members 60+)	sm-\$45/ med-\$60 / lg-\$70	sm-\$45/med-\$64/lg-\$73	sm-\$60 Med-\$75 Lg-\$85
Replace lost key	cost	cost	cost
Drill box	cost	cost	cost
NSF cheques	\$40.00	\$40.00	\$40.00
Transfers to cover overdraft if done by the credit union	\$5.00	\$5.00	\$5.00
Telephone transfers	Free	\$5.00	\$5.00
Personalized Cheques	50 Free Per Year	50 Free Per Year	at cost
Unauthorized overdraft &/or going over limit of authorized overdraft or line of credit	\$25.00	\$25.00	\$25.00
Authorized overdraft renewal fee	\$20.00	\$20.00	\$20.00

Note: To qualify for the Golden Age Package Plan a member must be:

60 years of age

Primary member on joint accounts other than with spouse

Other Fees			
ATM (other than Golden Horseshoe Credit Union's ATM (SCD))	\$1.25		
Point of Sale (POS)	\$0.50		
Cirrus transaction (card used outside of Canada)	\$3.00		
ATM card replacement	\$6.50		
NSF fee per transaction	\$5.00		
Overdraft charge (\$4.00 per every \$10.00 up to a maximum of \$100.00)	\$4.00/\$10.00		
Overdraft charge (every time transaction puts member in overdraft) \$40.00 maximum service charge			
Searching Member records	\$50.00 minimum - thereafter it is an additional \$12.00 per half hour		
RRSPs (transfer out to another institution)	\$40.00		
General Items (transfer from account to cover overdraft if done by Golden Horseshoe Credit Union)	\$5.00		

Effective September 1, 2010