

# Beem Service Fees

EFFECTIVE FEBRUARY 1, 2025 (Gulf & Fraser)



Personal fees	
Service	Fee
Membership closed within 90 days of opening	\$25.00
Balance of account transfer	\$25.00 if applicable
Bank draft: Canadian	\$10.00
Bank draft: US	\$10.00
Bill payment trace < 12 months	\$20.00/item
Bill payment trace > 12 months	\$30.00/item
Certified cheque: member	\$10.00
Certified cheque: non-member	\$20.00
Chargeback (includes Deposit Anywhere)	\$10.00
Cheque drawn on non-chequing account	\$10.00
Collection item: received/sent	\$30.00
Collection: foreign fund cheque	\$40.00 + any applicable bank fees
Demand on third parties	\$40.00
Inactive Account: 2 years/5years/10 years	\$60.00/year starting 2 <sup>nd</sup> year
Non-sufficient funds fee	\$45.00
Overdraft	\$5.00 + Interest
Reference letter: account balance/bank verification/interest earned	\$30.00
Rejected clearing item/returned item	\$5.00
Replace lost or stolen MemberCard	First free, then \$10.00 each
Statement: duplicate in-branch statement	\$5.00/month
Stop payment: full details	\$15.00
Stop payment: partial details	\$15.00
Stop payment: online	\$15.00
Transfer: assisted phone transfer	\$5.00
Transfer: assisted inter-member transfer	\$5.00
Transfer: automatic transfer to cover overdraft	\$5.00

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US cheque drawn on Canadian account	\$20.00
Record/voucher search < 90 days	\$15.00 min/\$30.00 per hour
Record/voucher search > 90 days	\$15.00 min/\$30.00 per hour
Bank confirmations	\$15.00 min/\$30.00 per hour

## Business Fees

Service	Fee
Balance of account – transfer of account to another FI	\$25.00
Cash request – coin	Sell: 1% member, 2% non-member; Buy: \$1 per block
Certified cheque – member	\$10.00
Certified cheque – non-member	\$20.00
Chargeback	\$10.00
Cheque orders	Cost
In-house cheques	\$3.00/page
Closing account within 6 months	\$25.00
Collection item – received/sent	\$30.00
Non-sufficient funds fee	\$45.00
Overdraft charge/handling fee	\$5.00/item + interest
Post-dated cheque handling fee	No longer offered
Bank confirmations	\$15.00 min/\$30.00 per hour

## Statement Fees

Service	Fee
E-statement/e-statement with cheque images	Free
Paper statement	\$3.00/month
Paper statement with cheque image for business members	\$5.00/month

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## ATM fees

Service	Fee
Interac ATM (non-credit union ATM)	\$2.00
US ATM	\$4.00
Cirrus ATM (International)	\$4.00

## Wire transfer fees

Service	Fee
Incoming wire transfer	\$25.00
Incoming wire transfer (US)	\$30.00 USD
Incoming wire transfer (other countries)	\$25.00
Outgoing wire transfer – Canadian funds	\$50.00
Outgoing wire transfer – US funds	\$50.00 USD
Outgoing wire transfer – International funds	\$50.00
Incoming wire transfer – non-member	No longer offered
Wire recalls/modifications/traces	\$40.00

## Registered account options (held outside a managed account)

Service	Fee
Partial transfer to another financial institution	\$100.00
Full transfer to another financial institution	\$100.00
Duplicate tax slips (in branch printing)	\$5.00

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## Mortgage fees

Service	Fee
Appraisals/inspections/assumptions	Cost
Discharge (mortgage is paid off without any penalties)	\$75.00
Mortgage transfers (to another financial institution)	\$75.00
Blend and extend fee	\$150.00
Construction mortgage	1% of principal
Construction mortgage extension	\$500 – 1% of approved mortgage (prorated based on length of extension)
Mortgage advance	\$165.00 (includes 1 Landcor)
Letter of interest paid (for tax purposes)	\$30.00
Modification (changing payment terms)	\$25.00
Title search	\$35.00
First Canadian Title	Cost
Mobile home re-documentation fee	\$500.00
Property tax search	\$150.00 (Tax certificate only)
Credit Union seal/Land title documents requiring credit union authorization (covenants, priority agreements, etc)	\$100.00
Land only financing fee	1% of principal
Landcor search (does not include market rent)	\$50.00
Short-term documentation fee (bridge financing)	½ of 1% (\$25.00 min)

## Loan fees

Service	Fee
Personal loan consolidation fee	1% admin fee (min \$50.00)
Equity lending/NIQ lending fee	1.5% of principal
NIQ (Non-Income Qualifying lending)	1% of principal

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Delinquent loan notice	\$45.00
PPSA registration fee	\$25.00 and \$5.00/year
Changes to registration	\$25.00
Lien searches	\$15.00
Payment extension/alteration	\$25.00
Loan re-documentation	\$50.00
Release/discharge of personal covenant	\$75.00

## Safe Deposit Box Fees

Box size (inches)	Fee
Small (1.5" x 5", 2" x 5", 2.5" x 4.5")	\$55.00
Medium (1.25" x 10", 2.5" x 5", 2.5" x 5.5", 3" x 5")	\$75.00
Med-Large (4" x 5.5", 4.75" x 4.75")	\$100.00
Large (5" x 5", 2.5" x 10", 2.5" x 10.5", 5" x 5.5", 3" x 10")	\$125.00
X-Large (5" x 10", 5" x 10.5")	\$200.00
XX-Large (8" x 10", 10 x 10")	\$300.00
Key replacement	Cost, min \$25.00
Box drilling	\$300.00

## Night Deposit

Service	Fee
Bag and Key	\$10.00/month

\*All box fees are subject to GST including box drill and replacement key. Members 60+ receive a \$10.00 discount on all box sizes.