

Beem Service Fees

EFFECTIVE FEBRUARY 1, 2025



Personal Fees	CURRENT FEE	FEE FEB. 1, 2025
Membership closed within 90 days of opening	\$5.00	\$25.00
Balance of Account Transfer	\$25.00	\$25.00 if applicable
Bill payment trace < 12 months		\$20.00/item
Bill payment trace > 12 months		\$30.00/item
Chargeback (includes Deposit Anywhere)	\$6.00	\$10.00
Collection: Foreign Fund Cheque		\$40.00 + any applicable bank fees
Demand on third parties		\$40.00
Overdraft	\$5.00	\$5.00 + Interest
Post dated cheque held for deposit	\$5.00	No longer offered
Replace lost or stolen ABM card	\$10.00	First free, then \$10 each
Statement: duplicate in-branch statement	\$1.00/page, min \$5	\$5.00/month
Transfer: assisted inter-member transfer		\$5.00
US Cheque drawn on Canadian account	\$10.00	\$20.00
Record/Voucher search < 90 days	\$40.00/hour (\$40.00 min)	\$15 min/\$30 per hour
Record/Voucher search > 90 days	\$50.00/hour (\$50.00 min)	\$15 min/\$30 per hour
Wire Transfer Fees		
Incoming wire transfer	\$15.00	\$25.00
Incoming wire transfer (US)	\$15.00 USD	\$30.00 USD
Incoming wire transfer (other countries)	\$15.00	\$25.00
Outgoing wire transfer – Canadian funds	\$20.00	\$50.00
Outgoing wire transfer – US funds	\$25.00 USD	\$50.00 USD
Outgoing wire transfer – International funds	\$30.00	\$50.00
Incoming wire transfer – non-member	\$30.00	No longer offered
Wire Recalls/Modifications/Traces		\$40.00

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Safe Deposit Box Fees (Box Size Inches) +GST/PST	CURRENT FEE	FEE FEB. 1, 2025
Small (1.5 x 5, 2 x 5)	\$45.00	\$55.00
Small (2.5 x 4.5)	\$60.00	\$55.00
Medium (1.25 x 10)	\$85.00	\$75.00
Medium (2.5 x 5, 2.5 x 5.5, 3 x 5)	\$60.00	\$75.00
Med-Large (4 x 5.5)	\$60.00	\$100.00
Med-Large (4.75 x 4.75)	\$85.00	\$100.00
Large (5 x 5, 2.5 x 10, 2.5 x 10.5, 5 x 5.5, 3 x 10)	\$85.00	\$125.00
X-Large (5 x 10, 5 x 10.5)	\$150.00	\$200.00
XX-Large (8 x 10, 10 x 10)	\$275.00	\$300.00
Key Replacement	Cost, min \$20.00	Cost, min \$25.00
Box Drilling	\$190.00	\$300.00

ATM Fees		
US ATM	\$3.00	\$4.00
Cirrus ATM (International)	\$3.00	\$4.00

Registered Account Options (Held outside a managed account)		
Duplicate Tax Slips (in branch printing)	\$0.00	\$5.00

Business Fees		
Chargeback	\$7.00	\$10.00
Cheque Orders	Cost	No Change
In house cheques	\$0.00	\$3.00/page
Overdraft Charge/Handling Fee	\$5.00	\$5.00/item + interest
Post Dated Cheque Handling Fee	\$5.00	No longer offered

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Mortgage Fees	CURRENT FEE	FEE FEB. 1, 2025
Construction Mortgage	1% - 1.5% fee	1% - 1.5% fee
Construction Mortgage Extension Fee		\$500 to 1% of approved mortgage (prorated based on length of extension)
Modification (changing payment terms)	End of term \$85, member request \$150	\$25.00
Renewal – Fee	\$85.00	\$0.00
Title Search	\$25.00	\$35.00
Mobile Home Redocumentation	\$500.00	\$500.00
Credit Union Seal	\$150.00/page	\$100.00
Land Only Financing Fee	1%	1%
Landcor Search (Does not include market rent)	Cost	\$50.00
Short Term Documentation Fee (Bridge Financing)	½ of 1% (\$25.00 min)	½ of 1% (\$25.00 min)
Loan Fees		
Personal Overdraft Application Fee	\$75.00	\$0.00
Personal Line of Credit Application Fee	\$75.00	\$0.00
Personal Loan Consolidation Fee	\$75.00	1% fee, min \$50
Equity Lending/NIQ Lending Fee	1% - 1.5%	1% - 1.5%
PPSA Registration Fee	\$75.00	\$25.00 and \$5.00 per year
Lien Searches	\$25.00	\$15.00
Loan Redocumentation	\$50.00	\$50.00
Release of Personal Covenant	\$75.00	\$75.00