



KHALSA CREDIT UNION
ਖਾਲਸਾ ਕਰੈਡਿਟ ਯੂਨੀਅਨ

Service Fee Update

February 1, 2025

Khalasa Credit Union regularly reviews service fees to ensure these remain competitive to market and reflect the cost of providing service. Some of these fees will change as of April 22, 2025

Khalasa Credit Union strives to maintain competitive fees that align with industry standards. This means fair fees for members, while also ensuring Khalasa Credit Union is generating revenue to pay for the services provided. Revenue is reinvested into the credit union, our membership, and the community

A summary of these changes is outlined below. Many of these fees are within your control and may be minimized or avoided. We would love to help you with this. Please reach out to us at 604 507-6400 and we would be happy to assist.

ਸੇਵਾ ਫੀਸ ਅੱਪਡੇਟ

ਫ਼ਰਵਰੀ 1, 2025

ਖਾਲਸਾ ਕ੍ਰੈਡਿਟ ਯੂਨੀਅਨ ਨਿਯਮਿਤ ਤੌਰ 'ਤੇ ਸੇਵਾ ਫੀਸਾਂ ਦੀ ਸਮੀਖਿਆ ਕਰਦੀ ਹੈ ਤਾਂ ਜੋ ਇਹ ਯਕੀਨੀ ਬਣਾਇਆ ਜਾ ਸਕੇ ਕਿ ਇਹ ਮਾਰਕਿਟ ਲਈ ਪ੍ਰਤੀਯੋਗੀ ਬਣੇ ਰਹਿਣ ਅਤੇ ਸੇਵਾ ਪ੍ਰਦਾਨ ਕਰਨ ਦੀ ਲਾਗਤ ਨੂੰ ਦਰਸਾਉਂਦੇ ਹਨ। ਇਹਨਾਂ ਵਿੱਚੋਂ ਕੁਝ ਫੀਸਾਂ 22 ਅਪ੍ਰੈਲ, 2025 ਤੱਕ ਬਦਲ ਜਾਣਗੀਆਂ।

ਖਾਲਸਾ ਕ੍ਰੈਡਿਟ ਯੂਨੀਅਨ ਪ੍ਰਤੀਯੋਗੀ ਫੀਸਾਂ ਨੂੰ ਕਾਇਮ ਰੱਖਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦੀ ਹੈ ਜੋ ਉਦਯੋਗ ਦੇ ਮਾਪਦੰਡਾਂ ਨਾਲ ਮੇਲ ਖਾਂਦੀਆਂ ਹਨ। ਇਸਦਾ ਮਤਲਬ ਹੈ ਮੈਂਬਰਾਂ ਲਈ ਉਚਿਤ ਫੀਸਾਂ, ਜਦਕਿ ਇਹ ਯਕੀਨੀ ਬਣਾਉਣਾ ਕਿ ਖਾਲਸਾ ਕ੍ਰੈਡਿਟ ਯੂਨੀਅਨ ਪ੍ਰਦਾਨ ਕੀਤੀਆਂ ਸੇਵਾਵਾਂ ਲਈ ਭੁਗਤਾਨ ਕਰਨ ਲਈ ਮਾਲੀਆ ਪੈਦਾ ਕਰ ਰਹੀ ਹੈ। ਮਾਲੀਆ ਕ੍ਰੈਡਿਟ ਯੂਨੀਅਨ, ਸਾਡੀ ਮੈਂਬਰਸ਼ਿਪ, ਅਤੇ ਕਮਿਊਨਿਟੀ ਵਿੱਚ ਮੁੜ ਨਿਵੇਸ਼ ਕੀਤਾ ਜਾਂਦਾ ਹੈ।

ਇਹਨਾਂ ਤਬਦੀਲੀਆਂ ਦਾ ਸੰਖੇਪ ਹੇਠਾਂ ਦਿੱਤਾ ਗਿਆ ਹੈ। ਇਹਨਾਂ ਵਿੱਚੋਂ ਬਹੁਤ ਸਾਰੀਆਂ ਫੀਸਾਂ ਤੁਹਾਡੇ ਨਿਯੰਤਰਣ ਵਿੱਚ ਹਨ ਅਤੇ ਇਹਨਾਂ ਨੂੰ ਘੱਟ ਤੋਂ ਘੱਟ ਜਾਂ ਟਾਲਿਆ ਜਾ ਸਕਦਾ ਹੈ। ਅਸੀਂ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਕਰਨਾ ਪਸੰਦ ਕਰਾਂਗੇ। ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ 604 507-6400 'ਤੇ ਸੰਪਰਕ ਕਰੋ ਅਤੇ ਸਾਨੂੰ ਸਹਾਇਤਾ ਕਰਨ ਵਿੱਚ ਖੁਸ਼ੀ ਹੋਵੇਗੀ।

Personal Chequing Account	Existing	New
Cheque Clear	0.75	1.00
All Other Debits	0.75	1.00
Cheque Order	At Cost	Separate List
NSF Cheques	45.00	50.00
Cheque paid of Overdrawn A/C	10.00	15.00
Member paper statement	2.00	3.00
Returned Cheques (charge back)	10.00	15.00
Chq Cash -Non-Member	20.00	20.00
Business Chequing Account		
Cheque Clear	0.75	1.00
All Other Debits	0.75	1.00
Monthly Charge	9.00	9.00
Returned Cheques (charge back)	10.00	15.00
Cheque Order	At Cost	Separate List
Unencoded Items	4.00	4.00
Cheques Drawn in US Funds	10.00	10.00
NSF Cheques	45.00	50.00
Cheque paid of OD A/C	10.00	15.00
Charge of Transfers/Cover Overdraft (in-branch)	3.00	3.00
Items for Deposit	0.75	1.00
Business Account Packages	Existing	New
Grow Your Business	5.00	6.95
Business on the Go	25.00	26.99
All Inclusive	39.99	41.99
Mortgages	Existing	New
Construction Draw Fee	50.00	75.00
Mortgage Discharge	75.00	75.00
Mortgage Extension Fee	100.00	100.00
Chattel - Regular Vehicle	150.00	150.00
Late Loan Payment (5-15 days)	20.00	45.00
Late Loan Payment (over 15 days)		55.00 (Additional)
Lines of Credit Application Fee	100.00	100.00
Mortgage Transfer Out Fee	250.00	250.00
Changing payment terms	50.00	50.00
Letter of interest paid (Tax Purpose)	15.00	15.00
Letter of Credit (Fee)	0.5% (Min of \$150)	0.5% (Min of \$150)
BC Online Search (Business A/C)	15.00	Cost (Min. \$15)
Personal Property Security Act (PPSA) fee	75.00	75.00

Annual Review Commercial Unsecured LOC	1%	1%
Construction Mortgage Fee	1%	1%
Commercial Loans/Mortgage Fee	1%	1%
Personal Loans	Existing	New
Delinquent Loan Notice	20.00	45.00
Lien Search	25.00	35.00
Alteration	25.00	25.00
WIRE TRANSFER	Existing	New
Incoming Wires (CAD Funds)	10.00 + C1 Charge	25.00 CAD
Outgoing Wires Within Canada (CAD Funds)	25.00 + C1 Charge	35.00 CAD
Outgoing Wires to other countries (CAD Funds)	25.00 + C1 Charge	45.00 CAD
Incoming Wires (USD Funds)	10.00 + C1 Charge	25.00 USD
Outgoing Wires to USA (USD Funds)	25.00 + C1 Charge	35.00 USD
Outgoing Wires to other countries (USD Funds)	25.00 + C1 Charge	45.00 USD
Outgoing Wires (All Other Currencies)	25.00 + C1 Charge	45.00 CAD
Outgoing Wire-Trace, Recall and Cancellation Fee	30.00 CAD	45.00 CAD
Safety Deposit Boxes	Existing	New
Small 1.5" x 5" x 24"	50.00	55 + GST
Medium 2.5" x 5" x 24"	65.00	75 + GST
Large 2.5" x 10" x 24"	90.00	110 + GST
Large 5" x 5" x 24"	90.00	110 + GST
Ex-Large 5" x 10" x 24"	175.00	200 + GST
XX-Large 10"x 10" x 24"	350.00	450 + GST
Replacement Key	35.00	50.00
Drill Box	Cost+ \$100	Cost+ \$150
Locker Rent Delinquency Fee	\$25 One time	\$25 One time
Others	Existing	New
Duplicate Statement per month (Online) Available on System	5.00	5.00
Duplicate Statement per month (Storage) Not available on System	\$30/hr +\$5/St (Min of \$15)	\$50/hr +\$5/St (Min of \$15)
Night Deposit (Monthly)	10.00	10.00
Interac e-transfers-outgoing (Business)	2.00	2.00
Bill payments	1.30	1.80
Bill payment reversal/trace	15.00	25.00
Certify/Office cheque by member	8.00	10.00
Certify/Office cheque by member USD	8.00	10.00

Certify/Office cheque by 3rd party	20.00	25.00
Stop payment with complete info	20.00	20.00
Stop payment with incomplete info	25.00	25.00
Account close (0 to 6 months)	25.00	25.00
Account transfer (B.O.A.)	50.00	50.00
Items sent on collection	25.00	25.00
Items received for collection	25.00	40.00
Reference/Immigration purpose letter	20.00	25.00
ATM Surcharge	3.00	5.00
ATM - Interac International	6.00	6.00
Replacement Debit card (lost/stolen)	5.00	5.00
Garnishee Orders	150.00	200.00
Third party Credit Inquiry	-	25.00
Voucher Search < 90days	\$5 /Voucher	\$5 /Voucher
Voucher Search >90days (In house) Available at branch	\$30/hr+\$ 5/Voucher, Min\$30	\$50/hr+\$ 5/Voucher, Min \$50
Voucher Search >90days (Out House) Not available at branch	Cost+ \$30/hr	Cost+ \$50/hr
Inactive Account/Dormant Account 2 yr	30 Annual	50 Annual
Post Dated chq held for deposit	3.00	5.00
Unauthorized overdraft interest	21% per annum	21% per annum
Registered Products Transfer Out Fee	75.00	100.00
Cash Deposits in branch		
Cash deposit Fee- sorted, counted and bundled	-	2.50/\$1000
Coins deposit Fee- sorted, counted and rolled	-	2.50/\$1000