Outlook FINANCIAL

Service fees

High-Interest Savings Account

- Cheque withdrawal
- Point of sale
- ATM withdrawal
- Pre-authorized debit
- Bill payment

1 **free** per month and $1.00 each additional debit

Deposits

- Deposits ..... **free**

Automated teller machine (ATM)[1]

- ATM Withdrawal (Manitoba credit union or ACCULINK® ATM)[2] ..... **no surcharge**
- Interac® ATM withdrawal (other Canadian non credit union ATM)[2] $2.00
- Cirrus® ATM withdrawal (US)[2] $3.50
- Cirrus® ATM withdrawal (International outside US)[2] $3.50
- ATM adjustments[3] $6.50

[1] Many ATMs outside of Canada do not process withdrawals from savings accounts.

[2] The withdrawal counts as a transaction. In addition to this fee, a transaction fee also applies if the withdrawal exceeds the number of free transactions.

[3] Credit union ATMs do not process US cash or cheques.

Bill payment

- Bill payment recall/refund[4] $25.00
- Bill payment trace $15.00

[4] For members who require a recall or refund of a bill payment, we will do our best to retrieve the funds on your behalf. This fee will be applied whether the funds are retrieved or not.

Transfers

- Transfer to another Outlook Financial account (online or mobile app) ..... **free**
- Automated transfer to cover debit $3.00
- Interac e-Transfer® (send)[5] $1.00
- Interac e-Transfer® Request Money[5,6] $1.00
- Interac e-Transfer® (receive)[5] ..... **free**

[5] Standard data or text messaging rates may apply.

[6] Fee charged to requestor at the time request is accepted and deposited.

Cheques

- USD cheque (drawn on CDN account) $20.00
- Cheque orders[7] .....varies

[7] Fees for cheque orders vary depending on the style and quantity of the cheques you order. Ask us for details.

Drafts

- Canadian $10.00

Wires

- Incoming Wire (Canadian) $15.00

RRSP/RRIF/TFSA/FHSA

- Transfer out to another financial institution (per request) $75.00
- Transfer out to Assiniboine Credit Union ..... **free**
- Duplicate T4RRSP/T4RRIF/NR4/T4FHSA slip $10.00
- Duplicate contribution receipt $10.00
- T3 estate preparation fee (1 hour minimum) .....$275.00 (+GST)
- Specialized estate assistance fee (1 hour minimum).....$275.00 (+GST)
- TFSA variable account withdrawal..... **free**

Chargeback/Overdraft[8]/Returned items

- Chargeback on CDN funds..... $5.00
- NSF overdraft..... $5.00
- NSF return..... $10.00

[8] Interest rate charged on overdraft is 18% per annum

Stop payments

- Member cheque (using an Outlook Representative)..... $10.00
- Pre-authorized debit (using an Outlook Representative)..... $10.00
- Member cheque (using Online Banking)..... $10.00

Debit card replacement

- Debit card replacement fee..... $10.00

Statements

- Duplicate statement..... $5.00
- eStatement..... **free**

Closing account

- Full membership closure (opened 6 months or less).....$20.00 plus draft fee
- Balance of account(close/transfer out to another financial institution).....$20.00 plus draft fee

Courier

- In Manitoba..... $25.00
- Outside Manitoba..... $50.00

Letter requested by member

- Interest received..... $20.00
- Bank confirmation..... $25.00

Miscellaneous

- Document search..... $50/hour plus $1 per page
- Document search (minimum charge)..... $25.00

Get advice | 1.877.958.7333
Online | outlookfinancial.com

- Service fees effective September 1, 2026
- Service fees reflect per-item charge
- Service fees are subject to change at any time

†Outlook Financial does not accept USD cheques or U.S. currency

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