

High-Interest Savings Account

- Cheque withdrawal
- Debit card purchase
- ATM withdrawal
- Pre-authorized debit
- Bill payment

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

Automated teller machine (ATM)

- Manitoba credit union ATM withdrawal..... **free**
- Manitoba non-credit union ATM withdrawal..... \$2.00
- Out-of-Province ding free ATM..... **free**
- Out-of-Province non-ding free ATM... \$2.00
- Deposit of US cash or cheque in ATM* . \$6.50
- US Withdrawal** \$3.50
- International withdrawal \$3.50

*Credit union ATMs do not process US cash or cheques

****Please note:** Many ATMs outside of Canada do not process withdrawals from savings accounts

Bill payment

- Bill payment recall/refund* \$25.00
- Bill payment trace..... \$15.00

*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.

Chargeback/Overdraft /Returned items

- Chargeback on CDN funds \$5.00
- Chargeback on US funds \$15.00 (USD)
- NSF overdraft \$5.00
- NSF return \$45.00

Interest rate charged on overdraft is 18% per annum

Cheques

- Non MICR/incorrectly coded cheque/debit \$5.00
- US cheque on CDN account..... \$20.00

Please note: Fees for cheque orders vary depending on the style and quantity of the cheques your order. Ask us for details.

Closing account

- Within three months of opening \$15.00
- Balance of account (close/transfer out)* \$10.00

*Per account

Courier

- In Manitoba \$25.00
- Outside Manitoba \$50.00



Service Fees continued

Debit card replacement

- Debit card replacement fee \$10.00

Deposits

- Manitoba credit union ATM **free**
- Automatic transfer from another institution **free**

Drafts

- Canadian \$6.50

Fax request

- Member \$0.50
- Non-member \$1.00

Letter requested by member

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

RRSP/RRIF/TFSA/FHSA

- Transfer out (per request) \$50.00
- Transfer out to Assiniboine Credit Union **free**
- Duplicate T4RRSP /T4RRIF/NR4/T4FHSA slip \$10.00
- Duplicate contribution receipt \$10.00
- T3 estate preparation fee ... \$275.00 (+GST)
- Specialized estate assistance fee (minimum) .. \$275.00 (+GST)

Statements

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

Stop payments

- Member cheque (using an Outlook Representative) ... \$10.00
- Pre-authorized debit (using an Outlook Representative) ... \$10.00
- Member cheque (using Online Banking) Not available

Transfers

- Transfer to another Outlook Financial account (online or mobile banking) **free**
- Automated transfer to cover debit ... \$3.00
- Interac e-Transfer® (send)* \$1.50
- Interac e-Transfer® Request Money* ... \$1.50
- Interac e-Transfer® (receive)* **free**

*Standard data or text messaging rates may apply

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Get advice | 1.877.958.7333
Online | outlookfinancial.com

†January 30 service fee brochure was updated to include FHSA. Service fees are still effective as of November 2022

†Service fees reflect per-item charge

†Service fees are subject to change at any time

