

Service Support Rates

NEW RATES EFFECTIVE AS OF MAY 1, 2024

At Moya Financial, we work together to help our members realize their financial goals. While every business has operating expenses, we aim to cover our costs only and do so as economically as possible. That's why we call these our service support rates rather than service charges or fees.

CHEQUING ACCOUNTS ¹				SAVINGS ACCOUNTS		US DOLLAR ACCOUNT	EURO ACCOUNT
	Regular	Senior	Youth	Daily Interest	Savings	US Dollar	Euro
SUPPORT RATES & INTEREST							
Monthly Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transaction Fee	\$0	\$0	\$0	\$0	\$0	\$0.80 USD/debit	\$0
Monthly Interest	-	-	-	Yes	Yes	Yes	-
ADDITIONAL FEATURES							
Cheque Order	Std. Charges ²	Std. Charges ²	-	-	-	Std. Charges ²	-
Bank Draft	\$10	FREE	FREE	-	-	\$10 USD	-
Certified Cheques (member)	\$10	FREE	-	-	-	-	-
Certified Cheques (non-member)	\$25	\$25	\$25	-	-	-	-
Overdraft Fee (per occurrence)	\$50	\$50	\$50	\$50	\$50	\$50 USD	-
Unauthorized Overdraft Interest	24.50%	24.50%	24.50%	24.50%	24.50%	19.50%	-
NSF Fee	\$50	\$50	\$50	\$50	\$50	\$50 USD	-
Returned Item (chargeback)	\$15	\$15	\$15	\$15	\$15	\$15 USD	-
RECORD KEEPING							
Passbook	\$2/month	FREE	FREE	FREE	FREE	FREE	-
Printed Statement	\$5/month	FREE	FREE	-	-	-	-
E-statement	FREE	FREE	FREE	FREE	FREE	FREE	FREE

Other Account Services and Associated Support Rates

ATM Usage (Withdrawal)	
Exchange & Acculink Networks	FREE
Cirrus, Access, & Interac Networks	\$2 and up
Point of sale (POS)	FREE
Stop Payment	
All details given	\$15
Partial details given	\$20
Inactive/Dormant/Unclaimed Accounts	
Inactive (2-5 years)	\$10/month
Dormant (5-10 years)	\$30/month
Unclaimed (10+ years)	\$30/month
Closing Account	
Within 90 days of opening	\$25
90 days after opening	\$15
Prints & Copies	
In-branch statement print	\$1/page
Copies of transaction slips/cheques	\$1/item
Photocopies	\$1/page
Cash Orders	
Cash supplied (notes), plus out of pocket expenses for order >\$3,000	\$5/1,000
Coin supplied, plus out of pocket expenses	\$0.20/roll

Collection & Garnishments	
Collection items	\$30
Garnishments (government)	\$25
Transfer Out Requests	
Balance of account	\$20
RRSP/RRIF/TFSA/RESP	\$100
Wire Payments	
Incoming (CAD) <\$50	\$10
Incoming (CAD) \$50.01-\$500	\$15
Incoming (CAD) \$500.01-\$5,000	\$20
Incoming (CAD) >\$5,000.01	\$30
Incoming (USD)	\$25 USD
Outgoing (CAD) within Canada	\$30
Outgoing (USD)	\$45 USD
Outgoing (CAD/EUR)	\$50
Safety Deposit Box	
Small	\$40
Medium	\$65
Large	\$90

Not what you're looking for? Give our branch a call during our [hours of operation](#).

¹Chequing accounts are classified by age as follows: Regular (ages 16-59), Senior (age 60+), Youth (age <18).

²Standard charges vary based on cheque order details. Call or visit our branch for more information.