

## Service Support Rates

NEW RATES EFFECTIVE AS OF JUNE 1, 2025

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 ACCOUNTS¹					SAVINGS ACCOUNTS		US DOLLAR ACCOUNT	EURO ACCOUNT
	Regular	Senior	Youth	Business Accounts	Daily Interest	Savings	US Dollar	Euro
<b>SUPPORT RATES &amp; INTEREST</b>								
Monthly Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transaction Fee (per outbound transaction)	\$0	\$0	\$0	\$0.75	\$0	\$0	\$1.00 USD/debit	\$0
Monthly Interest	-	-	-	-	Yes	Yes	Yes	-
<b>ADDITIONAL FEATURES</b>								
Cheque Order	Std. Charges²	Std. Charges²	-	Std. Charges²	-	-	Std. Charges²	-
Bank Draft	\$10	FREE	FREE	\$10	-	-	\$10 USD	-
Certified Cheques (member)	\$10	FREE	-	\$10	-	-	-	-
Certified Cheques (non-member)	\$25	\$25	\$25	\$25	-	-	-	-
Overdraft Fee (per occurrence)	\$50	\$50	\$50	\$50	\$50	\$50	\$50 USD	-
Unauthorized Overdraft Interest	24.50%	24.50%	24.50%	24.50%	24.50%	24.50%	19.50%	-
NSF Fee	\$50	\$50	\$50	\$50	\$50	\$50	\$50 USD	-
Returned Item (chargeback)	\$15	\$15	\$15	\$15	\$15	\$15	\$15 USD	-
<b>RECORD KEEPING</b>								
Passbook	FREE	FREE	FREE	-	FREE	FREE	FREE	-
Printed Statement	\$5/month	FREE	FREE	\$5/month	-	-	-	-
E-statement	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Business AFT Pay Stream	-	-	-	\$50/month	-	-	-	-

## 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	\$2/page
Copies of transaction slips/cheques/wires	\$2/item
Photocopies	\$2/page
Money 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)	\$50
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

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

<sup>2</sup>**Standard charges** vary based on cheque order details. Call or visit our branch for more information.