



Healthcare and Municipal
Employees' Credit Union

Payments & Administrative Services

Transparent, fair, and member-focused solutions for everyday banking.

Our Services

(Effective March 9, 2026)

Payments & Transfers

SERVICE	FEE
Non-Sufficient Funds (NSF) Returned Item	\$10
Insufficient Funds Handling	\$5 per item
Outgoing Wire Transfer – Canada	\$45
Outgoing Wire Transfer – International	\$60 + correspondent bank fee
Wire Transfer Corrections / Adjustments	\$30
Incoming Wire Transfer	\$20 CAD
Priority / Rush Wire Transfer	\$15 + outgoing wire fee
International Transfer (Online Banking)	\$2.50 (under \$500)
Stop Payment	\$15
Bill Payment Investigation / Trace / Recall	\$25
Official Cheque	CAD: \$12 USD: \$15
Chargeback / Returned Cheque	\$6
Cheque Order Processing Fee	\$5
Cheque Orders	HMECU cost + \$5 processing fee

Our Services

(Effective March 9, 2026)

Administrative Services

SERVICE	FEE
Account Administration Fee	\$25
Administrative Account Close-Out Fee	\$100
Monthly Statement Fee (mailed or in-branch)	\$2.50
International Mailing Surcharge	\$5.00
Safety Deposit Box – Annual Rental	<ul style="list-style-type: none">• Small: \$55 + GST• Medium: \$80 + GST• Large: \$95 + GST• X-Large: \$125 + GST
Key Replacement	HMECU cost + \$25 admin fee
Drill Box	HMECU cost + \$25 admin fee
Inactive Account Fee	\$2.50/month
Dormant Account Fee	\$5/month
Unclaimed Account Processing	\$100

All fees are subject to change. This brochure reflects current fees at the time of publication.

Everyday Banking, Clearly Explained

At Healthcare and Municipal Employees' Credit Union, we aim to make everyday banking clear, predictable, and fair.

Our approach to payments and administrative services is guided by:

- **Transparency:** Fees are clearly disclosed and applied consistently.
- **Member ownership:** We serve members, not shareholders.
- **Local support:** Real people handle your account and questions.
- **Responsible banking:** We help you manage your finances safely and effectively.

Applicable fees are disclosed in advance and explained when questions arise.

Bank Where and When It Works for You

HMECU's online banking makes it easy to manage your money safely and securely — wherever you are.

- Pay bills and transfer funds.
- Send and receive e-Transfers.
- Review transactions and statements.
- Complete many everyday banking tasks without visiting a branch.

Online banking lets you bank when you want, how you want, from wherever you are.

If you're not set up yet, our team can help you get started.



Everyday Banking, Clearly Explained

Understanding Account Ownership

Single Ownership

One person owns the account and has full control.

Joint Ownership with Right of Survivorship

Two or more people share the account. If one account holder passes away, ownership automatically transfers to the remaining holder(s).

Joint Ownership (Two to Sign)

Two or more people share the account, and transactions require approval from at least two account holders.

We'll help you choose the structure that best fits your needs.

Understanding Account Statuses

Inactive Account

No activity for 12 months. A \$2.50 monthly fee applies.

Dormant Account

No activity for 24 months. The fee increases to \$5 per month to cover additional administration.

Unclaimed Account

After extended inactivity, balances may be transferred to FSRA for safekeeping. We'll notify you before this happens.

We'll review your account status with you and explain options to keep your funds active and accessible.

We're here to help you manage your accounts clearly and fairly.

Our team will explain applicable fees, payment options, account statuses, and digital services so you can choose what works best for you.

Visit [hmecu.com](https://www.hmecu.com) • Call **905-575-8888** • Visit your local branch

Fees are disclosed in advance. HMECU is member-owned and committed to fair, transparent banking practices.