

Services	Code	YOUR CHEQUING 15, YOUR CHEQUING 40, YOUR CHEQUING UNLIMITED PACKAGES		YOUR ELECTRONIC CHEQUING PACKAGE		YOUR SAVINGS PACKAGE	
		Current Fees January 1, 2016	New Fees January 1, 2020	Current Fees January 1, 2016	New Fees January 1, 2020	Current Fees January 1, 2016	New Fees January 1, 2020
Monthly Administration Fee	365			\$14.50	\$14.50	No Monthly Fee Transactions are charged on a per item basis	No Monthly Fee Transactions are charged on a per item basis
YOUR Chequing Package		\$4.00	\$4.00				
YOUR Chequing 15 Package		\$6.00	\$6.00				
YOUR Chequing 40 Package		\$11.75	\$11.75				
YOUR Chequing Unlimited Package		\$23.75	\$23.75				
Monthly Fee Exemption (Min. Monthly Balance)				\$2,500.00	\$2,500.00	N/A	N/A
YOUR Chequing Package		N/A	N/A				
YOUR Chequing 15 Package		\$1,000.00	\$1,000.00				
YOUR Chequing 40 Package		\$2,000.00	\$2,000.00				
YOUR Chequing Unlimited Package		\$4,000.00	\$4,000.00				
Seniors (59+) Monthly Administration Fee		25% to a max of \$4**	25% to a max of \$4**	\$10.00	\$10.00	N/A	N/A
YOUR Chequing 15 Package Senior		\$3.75	\$3.75				
YOUR Chequing 40 Package Senior		\$8.00	\$8.00				
YOUR Chequing Unlimited Package Senior		\$18.75	\$18.75				
Interest Paid	244	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Paper Statement Mailed with Images		\$3.00	\$4.00	\$3.00	\$4.00	\$3.00	\$4.00
Online Statement Viewing		Free	Free	Free	Free	Free	Free
Online Cheque Viewing		Free	Free	Free	Free	Free	Free
Transactions included with monthly fee		See package below	See package below	Unlimited Electronic Transactions	Unlimited Electronic Transactions	2 Free Debit Transactions	2 Free Debit Transactions
YOUR Chequing Package		Transactions Are Charged On A Per Item Basis	Transactions Are Charged On A Per Item Basis				
YOUR Chequing 15 Package		15	15				
YOUR Chequing 40 Package		40	40				
YOUR Chequing Unlimited Package		Unlimited	Unlimited				
In Branch Cash Withdrawal	350	\$0.75	\$1.00	\$1.25	\$1.50	\$0.85	\$1.10
In Branch ICU Withdrawal	301	\$0.75	\$1.00	\$1.25	\$1.50	\$0.85	\$1.10
In Branch Transfer	302	\$0.75	\$1.00	\$1.25	\$1.50	\$0.85	\$1.10
Automatic Transfer	311	\$0.75	\$1.00	Free	Free	\$0.85	\$1.10

Services	Code	YOUR CHEQUING 15, YOUR CHEQUING 40, YOUR CHEQUING UNLIMITED PACKAGES		YOUR ELECTRONIC CHEQUING PACKAGE		YOUR SAVINGS PACKAGE	
Transfer Telephone Request with CU Staff	320	\$0.75	\$1.00	\$1.25	\$1.50	\$0.85	\$1.10
Transfer Debit Special Services	310	\$2.00*	\$2.00*	\$2.00*	\$2.00*	\$2.00*	\$2.00*
In Branch Bill Payment	316	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
Cheque Clearing	360	\$0.75	\$1.00	\$1.25	\$1.50	\$5.00	\$5.00
Pre-Authorized Debit/AFT	333	\$0.75	\$1.00	Free	Free	\$1.25*	\$2.00
TeleService Telephone Banking (IVR) Transfer	313	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
TeleService Telephone Banking (IVR) Inquiry	N/A	\$0.25	\$0.50	Free	Free	\$0.25	\$0.50
TeleService Telephone Banking (IVR) Bill Payment	314	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
Member Direct Online Banking Inquiry	N/A	Free	Free	Free	Free	Free	Free
Member Direct Online Banking Inter-Account	308	Free	Free	Free	Free	Free	Free
Member Direct Online Banking Inter-Member	309	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
Member Direct Bill Online Banking Payment	356	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
Cheque Deposit Anywhere	206	Free	Free	Free	Free	Free	Free
Interac Direct Payment (In Canada)	324	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
Interac Direct Payment PAP	325	NA	\$1.00	Free	Free	\$0.75	\$1.00
Interac Cross Border	327	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
Interac Direct Payment Contactless	330	NA	\$1.00	NA	Free	NA	\$1.00
Interac Direct Payment Online	331	NA	\$1.00	NA	Free	NA	\$1.00
Interac eTransfer Deposit	204	Free	Free	Free	Free	Free	Free
Interac eTransfer Request Money Deposit	214	NA	Free	NA	Free	NA	Free
Interac eTransfer Request Money Withdrawal	303	NA	Free	NA	Free	NA	Free
Interac eTransfer Withdrawal	304	\$1.50*	\$1.50*	\$1.50*	\$1.50*	\$1.50*	\$1.50*
Your Credit Union ATM Withdrawal	339	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
Exchange and Acculink ATM Withdrawal	332	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
Your Credit Union ATM Bill Payment	338	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
Your Credit Union ATM Transfer Debit	337	\$0.75	\$1.00	Free	Free	\$0.75	\$1.00
Interac (Canada) ATM withdrawal	336	\$1.50*	2.00*	\$1.50*	2.00*	\$1.50*	\$2.00
Cirrus Network (International) ATM Withdrawal	334	\$3.50 *	5.00*	\$3.50 *	5.00*	\$3.50 *	5.00*

*Transactions Not Included in Monthly Fee. Extra Fees Apply

YOUR Chequing 40 Includes 2 Interac (Canada) ATM Transactions

YOUR Chequing Unlimited Includes 5 Interac (Canada) ATM Transactions and 2 PLUS (International) ATM Transaction

YOUR Electronic Chequing Includes 4 Interac (Canada) ATM Transactions

ATM (EXCHANGE, Interac, AccuLink, PLUS)

Access your accounts through:

- Credit union affiliated ATM networks (Surcharge-free access to over 3200 AccuLink and EXCHANGE ATMs throughout Canada).
- Interac (Canada) and PLUS (International) ATM Networks give you access to ATMs around the world. Surcharge fees may apply