

Listed below are the per item transaction fees. These fees are subject to change and some conditions may apply.

<b>Other Services</b>	
Account closed within 90 days.....	\$50.00
Account confirmation.....	\$25.00
Account transferred out.....	\$20.00
ATM withdrawals:	
Interac® transactions (Domestic ATM)	\$1.75
Plus transactions (International ATM).....	\$5.00
Plus Transactions (US ATM).....	\$3.50
Bill payment:	
In-branch.....	\$1.25
Electronic.....	\$0.75
Bill payment trace.....	\$15.00
CAFT Setup.....	\$75.00
Card replacement.....	\$5.00
Card replacement – Instant.....	\$10.00
Certified cheque.....	\$15.00
Certified cheque (3rd party).....	\$20.00
Chargeback item.....	\$6.00
Cheque photo retrieval.....	\$10.00
ClickSwitch.....	\$25.00
Deactivate Flash.....	\$15.00 + tax
Deposit books.....	\$5.00
Duplicate statement.....	\$3.00
Faxes.....	CA \$2/pg US \$3/pg Intl \$4/pg + tax
File search.....	\$40/hour, Min \$15
HISA – non-electronic withdrawal.....	\$5.00
Inactive account fee.....	\$5.00 per month
Interac e-Transfer® (sending).....	\$1.50
Interest paid confirmation letter.....	\$15.00
Late loan payment fee.....	\$15.00
Late reporting fee.....	\$100.00
Loan administration fee.....	\$20.00
Loan extension fee.....	\$20.00 + interest
Loan payment NSF.....	\$10.00
Manual transfer.....	\$3.00
MemberDirect Small Business Setup...	\$75.00
Money order:	
Canadian.....	\$5.00
Foreign:	
Delivered to branch.....	\$17.50
Delivered to home address.....	\$22.50
Money order tracing.....	\$20.00
Mortgage transfer fee.....	\$200.00
Night Deposit Access.....	\$25.00
Night depository - Disposable Bags....	\$5.00/25
Night depository - Vinyl Bags.....	\$20.00
Non-encoded Cheque.....	\$5.00
NSF returned item.....	\$40.00
Official Credit Union cheque.....	\$8.00
Overdraft fee.....	\$5.00
Photocopies.....	\$0.50/pg + tax
Registered products transfer out.....	\$50.00
Safety Deposit Boxes.....	\$40/\$55/\$70/\$85 + tax
Drilling.....	\$20.00 + cost
Lost Key.....	\$25.00
Special Order:	
Cash.....	\$10.00 + tax/\$1,000
Coin.....	\$3.00 + tax/\$100
Statement (monthly).....	\$3.00
Stop payment:	
Up to 3 months.....	\$15.00
3 to 6 months.....	\$30.00
Transfer funds to another FI (wire).....	\$10.00 + cost

## YOUR SAVINGS

CU affiliated ATM withdrawals.....	\$0.75
Cheque clearing.....	\$5.00
Direct payment.....	\$0.75
Interac® transactions (Domestic ATM).....	\$1.75
Overdraft fee per item.....	\$5.00
Plus transactions (International ATM).....	\$5.00
Plus transactions (US ATM).....	\$3.50
Pre-authorized debit.....	\$1.00
Interest calculated daily on closing balance, paid monthly.	

## YOUR US\$ Chequing

Cheque clearing..... \$0.85  
 ATM and Direct Debit not available. MemberDirect available only for inquiries.



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## Branch Locations

<b>Meteghan</b>	<b>Church Point</b>
15 chemin Haché	1726 route 1
(T) 902-645-2661	(T) 902-769-3132
(F) 902-645-3776	(F) 902-769-2907

## ATM Locations

24-hour full-service ATM, located at all branches



# Your Chequing and Savings

Banking options to suit your needs

Effective: January 1, 2021

## Personal Chequing Accounts

We have designed a group of service fee packages to meet your needs.

Whether you are an infrequent user, a high-volume multi-service user, or a member who prefers to do their banking electronically, we have an account package that will meet your needs. Gather a few recent bank statements and fill in the following chart to find the account that best fits your needs.

Average number of monthly transactions	Each month you use your account for:
	Writing Cheques
	Debit card transactions
	Pre-authorized withdrawals
	ATM withdrawals
	Non-Credit Union ATMs
	Bill Payments
	Your total monthly transactions

Match your total monthly transactions to the chart below to find the package that is right for you.

Total Transactions	Recommended Package
1 to 7	YOUR Chequing
8 to 15	YOUR Chequing 15
16 to 40	YOUR Chequing 40

Over 40 debit transaction plus up to 3 non-credit union ATM withdrawals	
If you write cheques	YOUR Chequing Unlimited
Only electronic withdrawal (no cheques)	Your Electronic Chequing

## Personal Package Accounts

### YOUR Chequing 15

Monthly Fee\*..... \$5.00  
 Package account includes 15 debit transactions

- Cheque processing
- *Interac*® Direct Payment
- Pre-authorized debit
- Bill payments
- CU affiliated ATM (Acculink®, EXCHANGE®)
- ICU transactions
- Free for Seniors (59+)

Monthly fee is waived if a minimum balance of \$2000 is maintained the entire month.)

### YOUR Chequing 40

Monthly Fee\*..... \$12.00  
 Package account includes 40 debit transactions

Same as YOUR Chequing 15 as well as:

- Free Cheque order (basic style)
- 2 free *Interac*® e-Transfer
- 2 free *Interac*® ATM transactions
- \$5.00 discount on Safety Deposit Box
- 25% off for Seniors (59+)

Monthly fee is waived if a minimum balance of \$2,500 is maintained the entire month.

### YOUR Chequing Unlimited

Monthly Fee\*..... \$24.00  
 Package account includes unlimited debit transactions

Same as YOUR Chequing 40 as well as:

- 5 free *Interac*® ATM transactions
- 2 free ATM Plus transactions
- Unlimited *Interac*® e-Transfer
- Unlimited Canadian Money Orders
- Unlimited stop payments
- Unlimited certified cheques
- \$10.00 discount on Safety Deposit Box
- 25% off for Seniors (59+)

Monthly fee is waived if a minimum balance of \$5,000 is maintained the entire month.

## Personal Package Accounts

### YOUR Electronic Chequing

Monthly Fee\*..... \$14.00  
 Package account includes unlimited electronic transactions

- CU affiliated ATM transactions
- *Interac*® Direct payment
- Unlimited *Interac*® e-Transfers
- Pre-authorized payments
- Electronic bill payment
- 2 *Interac*® ATM transactions
- 25% off for Seniors (59+)

Monthly fee is waived if a minimum balance of \$3,000 is maintained the entire month.

\*Regular charges apply to package accounts after reaching specified number of debit transactions.

### YOUR Chequing

CU affiliated ATM withdrawals..... \$0.75  
 Cheque clearing..... \$0.85  
*Interac*® Direct Payment..... \$0.50  
*Interac*® transactions (Domestic ATM)..... \$1.75  
 Plus transactions (International ATM)..... \$5.00  
 Plus Transactions (US ATM)..... \$3.50  
 Pre-Authorized debits..... \$0.75

\*Tiered interest calculated daily, paid monthly.

### No Interest Chequing

Same fees as above but account pays no interest.

### Overdraft Charge

A \$5.00 fee applies for each item that places your account in an overdrawn position. An interest rate of 24% also applies while the account is in overdraft.