

## PERSONAL ACCOUNTS

### CHEQUING ACCOUNTS †

#### NO FEE

- ❖ No monthly fee
- ❖ No minimum balance required

*Available for all chequing account holders (including students and youth)*

- Free** cheque and debit card transactions
- Free** deposits and preauthorized payments
- Free** access to telephone, online and mobile banking
- Free** remote deposit of cheques through Deposit Anywhere™
- Free** Credit Union ATM withdrawals and deposits at Acculink ATMs across Canada
- Free** online bill payments
- Free** E-statements with cheque images
- Free** Interac e-Transfers

#### PAY AS YOU GO

Electronic Debit Transactions *	\$0.65
Paper Debit Transactions **	\$1.00

*The above service charges are waived if minimum monthly balance is greater than \$2000*

#### US MAXIMIZER ACCOUNT

Electronic Debit Transactions *	\$0.65
Paper Debit Transactions **	\$1.00
No ATM or Interac direct payment access	

### SAVINGS ACCOUNTS †

#### PLAN 24 SAVINGS®

Electronic Debit Transactions *	\$0.65
Paper Debit Transactions **	\$1.00

#### INVESTMENT SAVINGS ACCOUNT

Provides you with all the flexibility of a savings account but lets you earn a higher rate of interest. Interest rate calculated on minimum daily balance and credited monthly.

One free debit transaction per month	
Additional transactions	\$5.00
No fees for deposits	

## BUSINESS ACCOUNTS AND PACKAGES

### PAY AS YOU GO BUSINESS CHEQUING ACCOUNT †

Monthly Maintenance Fee	\$6.00
Debit Transactions (electronic */paper **)	\$0.90
In-Branch Deposits	\$0.90
<b>Free</b> ATM deposits & Remote Deposit Capture	

### BUSINESS ENTERPRISE PACKAGES †

<b>Business Enterprise 1</b>	\$15/month
Includes 20 transactions per month	
<b>Business Enterprise 2</b>	\$25/month
Includes 40 transactions per month	
<b>Business Enterprise 3</b>	\$45/month
Includes 80 transactions per month	

Additional transactions subject to Pay As You Go fees

### NON-PROFIT CHEQUING ACCOUNT †

Available for Non-profit Organizations/Associations	
Monthly Maintenance Fee	\$5.00
Includes unlimited debit and credit transactions**	

*The above fee is waived if minimum monthly balance is greater than \$5000*

### US PCA ACCOUNT †

Monthly Maintenance Fee	\$6.00
Debit Transactions (electronic*/paper**)	\$0.90
No ATM or Interac direct payment access	

### SAVINGS ACCOUNTS †

#### PLAN 24 SAVINGS®

Debit Transactions (electronic*/paper**)	\$0.90
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#### INVESTMENT SAVINGS ACCOUNT

Provides you with all the flexibility of a savings account but lets you earn a higher rate of interest. Interest rate calculated on minimum daily balance and credited monthly.

One free debit transaction per month	
Additional transactions	\$5.00
No fees for deposits	

The following applies to all personal accounts  
 Interac e-Transfers FREE  
 E-Statements FREE  
 Paper Statement Fee \$3.00  
 International ATM - CIRRUS® Network \*\*\*\$4.00  
 Canadian ATM - INTERAC® Network \*\*\*\$2.50  
 In Branch bill payments \$2.00

The following applies to all business accounts and account packages  
 Paper or E-Statement FREE  
 Interac e-Transfers \$1.50  
 International ATM - CIRRUS® Network \*\*\*\$4.00  
 Canadian ATM - INTERAC® Network \*\*\*\$2.50  
 In Branch bill payments \$2.00

## Service Fees

<b>Miscellaneous Fees</b>	
Balance of Accounts Letter	\$20.00
Bank Confirmation (Business/Organization accounts)	\$25.00
Cheques/Electronic/Loan Payment Returned N.S.F.	\$45.00
Closing Account Fee (Within 90 Days of Opening)	\$20.00
Coin Deposit Fee	1.5% of deposit
Collection Item: received	\$20.00
Copy of Imaged Item	\$1.00
Counter Cheques (Chequing Accounts)	\$1.00
Online International Transfer Outgoing Fee	\$14.95
Draft - U.S./Foreign Currency	\$10.00
Duplicate Account Statement	\$6.50
e-Transfer Fee (Business/Organization only)	\$1.50
Flash card de-activation	\$15.00
Inactive Account Administration	\$20.00
Ineligible Items Deposited in ATM/Night Deposit	\$5.00
Inter-Account Telephone Transfers	\$5.00
Interest Paid /Verification Letters	\$15.00
Items Sent on Collection/Cash Letter (\$20 plus \$35 Courier fee)	\$55.00
Late Confirmation of Enrollment	\$30.00
Loan Deferral (Personal Only)	\$30.00
Manual Line of Credit Transfer	\$5.00
Post Dated Cheques held (per cheque)	\$5.00
Replace Lost Cards (3rd & Subsequent)	\$20.00
Returned Items	\$7.00
Transfer Balance of Personal Account to Another Institution	\$20.00
<b>Bill Payments</b>	
Error Adjustment Fee	up to \$25.00
Over Counter	\$2.00
Through NON-TCU ATM	\$5.00
<b>Cheques</b>	
Personalized	at cost
Certified Cheque/Official Draft	\$7.50
Travellers Cheques	1% of Purchase
U.S. Cheque on Canadian Account	\$15.00
<b>Improperly Encoded</b>	
Cheques	\$5.00
Pre-Authorized Debits	\$5.00
<b>Night Depository Charges ††</b>	
Annual Fee	\$40.00

†	Service charges are deducted on the last day of the month
††	Taxes will be added
*	Electronic debit items include: Credit Union ATM Network, Pre-authorized Debits, Direct Payment of Bills, Interac Direct Payment, Automatic Transfers, TeleService & Internet Banking Transfers and Bill Payments
**	Paper debit transactions include: Cheques and Debits
***	Charged at time of transaction

<b>Overdraft Charges</b>	
Any Cheque Creating Unauthorized Overdraft	\$5.00
Personal Preauthorized Overdraft Protection Fee (if used)	\$3.00/mth
Personal Temporary Overdraft Protection	\$20.00
Transfer by Credit Union to Cover Overdraft	\$5.00
<b>Pre-Authorized Payments (Business/Organization)</b>	
Set Up	\$100.00
Credits/Debits (0-29)	\$12.00
Credits/Debits (30-49)	\$18.00
Credits/Debits (50-99)	\$30.00
Credits/Debits (100-199)	\$72.00
Credits/Debits (200-299)	\$150.00
Credits/Debits (300+)	\$180.00
Recall/Trace Requests	at cost
<b>Registered Plans</b>	
Transfer to Another Institution	\$50.00
Transfer or Withdrawal within One Year of Deposit	\$100.00
Close in 1st Year (RRSP/RRIF/RESP)	\$100.00
RRIF Unscheduled Payments (2nd & Subsequent)	\$50.00
RRSP Withdrawal (2nd & Subsequent)	\$50.00
Duplicate Tax Slip	\$10.00
<b>Safety Deposit Box Rental (Annual Fee)††</b>	
1 1/2" X 5"	\$40.00
2 1/2" X 5"	\$55.00
2 1/2" X 10"	\$85.00
5" X 10"	\$150.00
10" X 10"	\$250.00
10" X 15"	\$275.00
<b>Search Fees††</b>	
ATM/POS Trace	\$10.00
Search of Records: Min. Charge	\$15.00
Search of Records: Per Hour	\$30.00
<b>Stop Payments</b>	
Complete Information	\$15.00
Incomplete Information	\$20.00
U.S./Foreign Currency Draft	\$40.00
Recurring (Complete Information)	\$20.00
<b>Wire Transfers</b>	
To/From a Credit Union	\$10.00
To/From a Bank (within Canada)	\$20.00
To/From a International Financial Institution	\$40.00
Wire Trace due to Member Incorrect Information	\$15.00 + \$25.00 - \$150.00 trace cost