

Personal Accounts



Ways to Bank



Online Banking & Mobile App

Check your account balances, pay bills, transfer funds, and more - anytime and from anywhere. Available on Apple and Android Devices



Mobile Wallets

Load your debit card into your mobile wallet for secure and easy purchases. Compatible with Apple Pay, Samsung Pay and Google Pay.



Telephone Banking

Access your accounts by telephone 24/7 with toll-free access from anywhere in North America. 1-800-963-4848



Deposit Anywhere™

Deposit cheques on the go with your mobile device by taking a photo of your cheque using our mobile app.



In-Branch Services

Sound advice and convenient service from our professional staff at our branch. Use every Credit Union in Atlantic Canada as your own. Services include cash withdrawal, transfers between accounts, (including loan and mortgage payments), deposits, and balance inquiries. Photo ID and account number required.



Interac® e-Transfer

A convenient and secure way to send, request, or receive money through text or email within Canada.



Lock'N'Block™

Instantly lock and unlock all transactions or specific transaction types on your debit card. A convenient way to protect your card when lost or stolen. Available through the mobile app, mobile web, or online banking.

ATM

We provide access to some of the largest surcharge-free ATM networks in North America.



- Look for the ACCULINK® and THE EXCHANGE® symbols to access over 3600 surcharge-free ATMs across Canada.
- Find surcharge-free ATMs near you with ding free , an ATM Locator app.
- Access over 40,000 surcharge free ATMs across the US through the Allpoint® network.
- Look for the PLUS® symbol for International ATM access (surcharge fees may apply).

Chequing Account Package Plans



Pay Per Use

< Your Chequing >

Like to keep a handle on your spending? Make the transactions you want, online or in person, and only pay for what you use - not what you don't

Key Features:

Pay Per Transaction

Monthly Fee:

\$2.95/ Month

Per Item Fee Applied



Unlimited Electronic

< Your Chequing Electronic >

Great for those who prefer electronic transactions and self-service options through online banking and mobile devices

*Per Item Fee for In-Branch Services

Key Features:

Unlimited online & Mobile Transactions

Unlimited free Interac E-Transfers®

Unlimited Debit

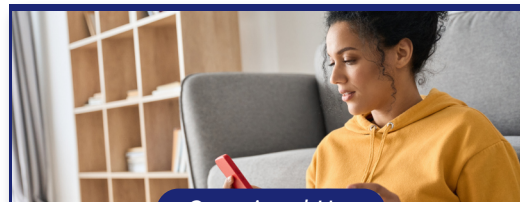
Unlimited Credit Union ATM

Monthly Fee:

\$12.95/ Month

\$9.50 for Seniors (Age 59+)

FREE if minimum monthly balance is \$4,000.00



Occasional Use

< Your Chequing 15 >

You only make a few transactions a month, so why pay for more? Keep things simple with an everyday account that gives you what you need.

Key Features:

15 Free Transactions

2 free Interac E-Transfers®

Monthly Fee:

\$5.95/ Month

Free for Seniors (Age 59+)

FREE if minimum monthly balance is \$1,500.00



Frequent Use

< Your Chequing 40 >

Let's face it: not everyone needs unlimited transactions. Enjoy nearly all the same benefits as an unlimited account for a lower monthly fee.

Key Features:

40 Free Transactions

4 free Interac E-Transfers®

Monthly Fee:

\$15.95/ Month

\$11.99 for Seniors (Age 59+)

FREE if minimum monthly balance is \$3,000.00
Students & Youth (24 & under Free)



Unlimited Use

< Your Chequing Unlimited >

With unlimited transactions comes unlimited convenience. Feel Free to make as many transactions as you want, online or in person.

Key Features:

Unlimited online, Mobile, & in person Transactions

Unlimited free Interac E-Transfers®

Unlimited Debit

Unlimited Credit Union ATM

Monthly Fee:

\$25.00/ Month

\$18.75 for Seniors (Age 59+)

FREE if minimum monthly balance is \$7,000.00

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Itemized Service Charge Listing

Credit Union ATM Withdrawal	\$1.50
EXCHANGE® and Acculink® Withdrawal	\$1.50
Interac® Network (Domestic) ATM Withdrawal	\$2.00
PLUS® Network ATM Withdrawal	\$3.00
MemberDirect® Online Banking - Inquiry	FREE
MemberDirect® Online Banking - Transfer	\$1.50
MemberDirect® Online Banking - Bill Payments	\$1.75
TeleService® Telephone Banking - Inquiry	FREE
TeleService® Telephone Banking - Transfer	\$1.50
TeleService® Telephone Banking - Bill Payments	\$1.75
Direct Payment Purchase	\$1.50
Pre-authorized Payment	\$1.50
Automatic Transfer	\$1.50
In Branch Cash Withdrawal	\$1.50
In Branch Bill Payment	\$1.75
Interac E-Transfer®	\$1.50
Cheque Withdrawal	\$1.50
Inactive Account Notice Fee	\$20.00
Inactive Account Monthly Fee	\$5.00
TFSA & HISA Withdrawal	\$5.00
RRSP/RRIF/TFSA Transfer Out	\$100.00
RRSP Withdrawal	\$25.00

RRSP Withdrawal from Locked Account	\$100.00
Stop Payment	\$15.00
Official Cheque / Draft	\$10.00
NSF Charge	\$48.00
Interim Statement	\$3.00
System Generated Transfer (Due to overdraft)	\$3.00
Search Charge	\$35.00/Hr
Monthly Statement with Cheque Image	\$3.00/Month or \$5.00/Quarter
USD Money Order	\$17.50
Incoming Wires	\$10.00
Outgoing Wires - Canadian	\$45.00
Outgoing Wires - International	\$55.00
Wire Trace	\$50.00
Presentment Charge	\$5.00
Balance of Account (telephone Request)	\$2.00
Transfer Between Accounts (Telephone Request)	\$3.00
Loan Extension	\$30.00
Chargeback Fee	\$15.00
Rejected Clearing Item	\$5.00
USD Cheque drawn on Canadian Account	\$17.50

Safety Deposit Box - Small	\$60.00 / Year
Safety Deposit Box - Medium	\$75.00 / Year
Safety Deposit Box - Large	\$100.00 / Year
Safety Deposit Box Replacement Key	\$40.00
Safety Deposit Box Drilling Fee	At Cost
Night Deposit Rental - 1 Year	\$40.00
Charge Per Key	\$10.00
Replacement Key	\$15.00



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* Cost per transaction, unless otherwise noted

Note: Fees are subject to change and some conditions may apply.

MemberDirect™



Brochure Date: January 2023