

Connect First Credit Union - Service Fees Chequing & Savings Products (Consumer)

Account Name	Necessities	Digital Plus	Unlimited	Platinum	Kids	US Dollar (F300)	Simple Save	Save More
Monthly Fee	\$1.99	\$6.99	\$13.99	\$19.99	\$0.00	\$1.95	\$0.00	\$0.00
Monthly Fee Exemption	NA	Free for members 26 years old and under	\$7,000 MMB Free for members 60+	\$7,000 MMB	Free for kids 12 & under	NA	NA	Transaction fees waived if \$25,000 mmb
Transactions Included in Monthly Fee	10 debit transactions + 2 free Interac e-Transfers	Unlimited self-serve & point of sale purchases	Unlimited Self-Serve, Electronic & Full-Service	Unlimited Self-Service, Electronic* or Full Service transactions, and Interac e-Transfers, free Canadian official orders, free small safety deposit box rental and free cheque orders.	In-branch withdrawals, AFT-debits, Self-Serve transfers between CFCU accounts.	0	Free Deposits + 2 free debit transactions	Free Deposits
Interac e-transfers included	2	Unlimited	Unlimited	Unlimited	5	NA	NA	NA
ATM Withdrawal (non-credit union ATM)	\$1.95	\$1.95	\$1.95	10 Free then \$1.95/ withdrawal	\$3.00	NA	\$2.00	\$5.00
ATM Withdrawal - Credit Union Ding-Free Network	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$2.00	\$5.00
ATM Withdrawal - International	\$5.00 + \$1.25	\$5.00 + \$1.25	\$5.00	5 free then \$5.00/ withdrawal	\$6.25	NA	\$5.00 + \$2.50	\$5.00 + \$5.00
Cheques	\$1.25	\$1.25	\$0.00	\$0.00	NA	\$1.25	NA	NA
In Branch Bill Payment	\$1.25	\$1.25	\$0.00	\$0.00	NA	NA	\$2.00	\$5.00
In Branch Withdrawal	\$1.25	\$1.25	\$0.00	\$0.00	\$0.00	\$1.25	\$2.00	\$5.00
Interac e-Transfer @ - Send Money	First 2 e-Transfers are free, then \$1.00 per Interac e-Transfer thereafter per statement cycle	Unlimited	Unlimited Free	Unlimited Free	First 5 e-Transfers are free, then \$1.00 per Interac e-Transfer thereafter per statement cycle	NA	\$2.00	\$2.00
Interac e-Transfer - Request Money	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$0.00	\$0.00
Interac e-Transfer - Fulfilling a Request	\$1.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$2.00	\$2.00
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$0.00	\$0.00
Interest Earning	No	No	No	No	Yes	Yes	No	No
Online Cheque Viewing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	NA
Online statement viewing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Overdraft Protection Usage Fee	Cost if used	Cost if used	Cost if used	Cost if used	NA	Cost if used	NA	NA
Paper statement - mailed with images	\$2.50 Fee waived for members 60+	\$2.50 Fee waived for members 60+	\$2.50 Fee waived for members 60+	\$2.50 Fee waived for members 60+	\$0.00	\$2.50 Fee waived for members 60+	\$2.50 Fee waived for members 60+	\$2.50 Fee waived for members 60+
Point of sale transaction	\$1.25	\$0.00	\$0.00	\$0.00	NA	NA	\$2.00	\$5.00
Pre-Authorized Payments - Automatic Fund Transfer	\$1.25	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$2.00	\$5.00
Self-Serve Bill Payment	\$1.25	\$0.00	\$0.00	\$0.00	NA	NA	\$2.00	\$5.00
Self-serve Internet Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.25	\$0.00	\$0.00
Apple Pay	YES	YES	YES	YES	NA	NA	YES	YES
Google Play	YES	YES	YES	YES	NA	NA	YES	YES
Samsung Pay	YES	YES	YES	YES	NA	NA	YES	YES

Legacy retail products - No longer offered for new accounts.

Account Name	Digital	Optimizer	Youth Digital	Senior Optimizer	Complete	Savings	High Interest Savings
Monthly Fee	\$5.95	Up to \$13.75 per month	\$0.00	\$0.00	\$21.95 (\$18.95 for members 60+)	\$0.00	\$0.00
Monthly Fee Exemption	No monthly fee with one automated recurring direct deposit and two pre-authorized payments.	No monthly fee with a minimum monthly balance of \$3,000 or if you have a loan or registered savings account with a balance greater than \$5,000	Free for youth under 25	Free for members 60 and over	No monthly fee with a minimum monthly balance of \$6,000	-	-
Transactions included in Monthly Fee	Unlimited Self-Serve transactions* + Automatic Fund Transfer and point-of-sale purchases (full service*** transaction fees apply)	Account is Pay As You Go until monthly fee capped at \$13.75 per month on accumulated Self-Serve*, Electronic** and Full Service*** transactions. Then no further charges related to those types of transaction thereafter per month.	Unlimited Self-Serve transactions* + Automatic Fund Transfer and point-of-sale purchases (full service*** transaction fees are waived for <18 years age)	Unlimited Self-Serve*, Electronic** & Full-Service*** transactions.	Unlimited Self-Service*, Electronic* or Full Service*** transactions, and Interac e-Transfers, free Canadian official orders, free small safety deposit box rental and free cheque orders.	Free deposits and free first 10 Self-Service*, Electronic** or Full Service transaction*** fees incurred in a statement cycle, if member has a LOC.	Free deposits
ATM Withdrawal (Canadian non-CU network)	\$1.95	\$3.00	\$1.95	\$3.00	First 5 free then \$3.00 / withdrawal	\$2.00	\$5.00
ATM Withdrawal (CU Ding Free network)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$5.00
ATM Withdrawal (International)	\$6.25	\$6.25	\$6.25	\$6.25	5 free then \$6.25 / withdrawal	\$6.50	\$10.00
Cheque	\$1.25	\$1.25	\$1.25	\$0.00	\$0.00	N/A	N/A
In Branch Bill Payment	\$2.50	\$1.25	\$2.50 (\$0.00 for <18 years)	\$0.00	\$0.00	\$2.00	\$6.25
In Branch Debit transactions	\$2.50	\$1.25	\$2.50 (\$0.00 for <18 years)	\$0.00	\$0.00	\$2.00	\$5.00
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interac e-Transfer - Fulfilling a Request	\$1.00	\$1.00	\$1.00	\$1.00	\$0.00	\$2.00	\$2.00
Interac e-Transfer - Request Money	\$1.00	\$1.00	\$1.00	\$1.00	\$0.00	\$2.00	\$2.00
Interac e-Transfer® - Send Money	5 Interac e-Transfers are free, then \$1.00 per Interac e-Transfer thereafter per statement cycle	10 Interac e-Transfers are free, then \$1.00 per Interac e-Transfer thereafter per statement cycle	5 Interac e-Transfers are free, then \$1.00 per Interac e-Transfer thereafter per statement cycle	10 Interac e-Transfers are free, then \$1.00 per Interac e-Transfer thereafter per statement cycle	Unlimited Interac e-Transfers	\$2.00	\$2.00
Interest Earning	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Online Cheque Viewing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	NA
Online Statement Viewing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Overdraft Protection Usage Fee	Cost if used†	Cost if used†	Cost if used†	Cost if used†	N/A (Interest only charges apply)	N/A	N/A
Paper Statement - Mailed with Images	\$2.50	\$2.50	\$2.50	\$0.00	\$0.00	\$2.50	\$2.50
POS Transaction	\$0.00	\$1.25	\$0.00	\$0.00	\$0.00	\$2.00	\$5.00
Pre-Authorized Payments - Automatic Fund Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$5.00
Self-Serve Bill Payment	\$0.00	\$1.25	\$0.00	\$0.00	\$0.00	\$2.00	\$5.00
Self-Serve Transfer - Between CFCU accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

†When overdraft protection is used you pay a minimum charge of \$5.00/month or actual interest charges whichever is greater

*When Authorized Overdraft protection is used you pay a usage charge of \$5.00 or actual interest charges whichever is greater.

**Electronic Transactions include: AFT-debits and point-of-sale purchase (POS) Does not include non-Credit Union ATM transactions.

***Full Service Transactions are charged per item and include: In-branch transactions (e.g. withdrawals, transfers, or bill payments) performed by a bank employee at a branch (including by way of phone call to branch or mail/fax) or transactions performed by speaking with a banking specialist over the telephone. Exclusive of non-credit union ATM transactions.

*Self-Serve Transactions include: Credit union ATM inquiry/transfer/withdrawal/bill payment, cheques, online, mobile and telephone banking transfer/bill