

**Connect First Credit Union - Service Fees Chequing & Savings Products (Business, Agriculture and Community)**

**CHEQUING**

Account Name	Agricultural Optimizer+	Business Optimizer±±	Business Unlimited Chequing	Community Optimizer+	Commerical	Agriculture US Dollar ^	Business US Dollar ^	Lawyers Trust	Real Estate Trust
Monthly Fee	Tiered <sup>1</sup>	Tiered <sup>1</sup>	\$39.99	No cost for first 15 debit transactions (excludes Interac e-Transfers & ATM withdrawals), then charge per debit transaction apply as noted below.	Negotiated per member, please connect with one of our Commercial representatives	\$6.95	\$6.95	\$0.00	\$0.00
Monthly Fee Exemption	\$45,000.00	\$45,000.00	\$100,000.00	\$45,000.00	N/A	N/A	N/A	N/A	N/A
Additional transaction included	No charge for deposits. Deposits do not count in transaction count.								
ATM Withdrawal (Canadian non-CU network)	\$3.25	\$3.25	\$0.00	\$3.25	\$3.25	\$3.25	\$3.25	\$3.25	\$3.25
ATM Withdrawal (CU Ding Free network)	Tier Txn	Tier Txn	\$3.25	\$1.25	Negotiated	\$1.25	\$1.25	\$1.25	\$1.25
ATM Withdrawal (International)	\$7.25	\$7.25	\$0.00	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25
Cheque	Tier txn	Tier txn	\$7.25	\$1.00	Negotiated	\$1.25	\$1.25	\$1.25	\$1.25
In Branch Bill Payment	Tier txn	Tier txn	\$0.00	\$1.00	Negotiated	\$1.25	\$1.25	\$2.50	\$2.50
In Branch Transfer	Tier txn	Tier txn	\$0.00	\$1.00	Negotiated	\$1.25	\$1.25	\$1.25	\$1.25
In Branch Withdrawal	Tier txn	Tier txn	\$0.00	\$1.00	Negotiated	\$1.25	\$1.25	\$1.25	\$1.25
In Branch Deposits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A
Interac e-Transfer - Fulfilling a Request	\$1.50	\$1.50	\$0.00	\$1.50	\$1.50	N/A	N/A	N/A	N/A
Interac e-Transfer - Request Money	\$1.50	\$1.50	\$0.00	\$1.50	\$1.50	N/A	N/A	N/A	N/A
Interac e-Transfer® - Accept Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A
Interac e-Transfer® - Send Money	\$1.50	\$1.50	Unlimited Free Interac e-Transfers	First 10 Interac e-Transfers free, then \$1.50 per Interac e-Transfer thereafter per statement cycle.	\$1.50	N/A	N/A	N/A	N/A
Interest Earning	Yes	Yes	\$0.00	Yes	Yes	Yes	Yes	Yes	Yes
Online / Mobile Bill Payment	Tier txn	Tier txn	\$0.00	\$1.00	Negotiated	N/A	N/A	\$1.25	\$1.25
Online / Mobile Transfer	Tier txn	Tier txn	\$0.00	\$0.00	Negotiated	\$1.25	\$1.25	\$1.25	\$1.25
Overdraft Protection Monthly Fee	Cost if used†	Cost if used†	Cost if used†	N/A	Negotiated	N/A	N/A	N/A	N/A
Point of Sale Transaction	Tier txn	Tier txn	\$0.00	\$1.00	Negotiated	N/A	N/A	\$0.00	\$0.00
Pre-Authorized Payments	Tier txn	Tier txn	\$0.00	\$1.00	Negotiated	N/A	N/A	\$1.25	\$1.25
Self-Serve Bill Payment	Tier txn	Tier txn	\$0.00	\$1.00	Negotiated	N/A	N/A	\$1.25	\$1.25
Self-Serve Transfer	Tier txn	Tier txn	\$0.00	\$0.00	Negotiated	\$1.25	\$1.25	\$1.25	\$1.25
Statement with cheque images	Free online statement or \$4.50 paper statement <sup>†</sup>	Free online statement or \$4.50 paper statement <sup>†</sup>	\$5.00	Free online statement or \$4.50 paper statement <sup>†</sup>	Negotiated	Free online statement or \$4.50 paper statement <sup>†</sup>	Free online statement or \$4.50 paper statement <sup>†</sup>	\$0.00	\$0.00

†When overdraft protection is used you pay minimum charge of \$10.00 /month or interest whichever is higher

+ High volume of Cash and coin deposits subject to cash management account fee

±High volume cash & coin in-branch deposits may be subject to separate Cash Management account packages. Free deposits transactions do not count in transaction totals to determine Tier brackets for service charges

^ US coins not accepted for in-branch deposits

\*(Business Unlimited Chequing )

Members that require a high volume of cash and coin transactions each month are encouraged to use the Business Optimizer account.

No charge on the first \$15,000 of cash deposited or purchased & the first \$1,500 of coin deposited or purchased. Any coin or cash deposit/purchase thereafter will be charged as follows:

- \$5.00 per \$1,000 for cash deposited

- \$5.00 per \$100 for coin deposited

- \$5.00 per \$1,000 for cash purchased

- \$5.00 per \$100 for coin purchased

Tier <sup>1</sup>	Cost
No transactions	\$0
5 transactions bundle	\$5.95
15 transactions bundle	\$15.95
30 transactions bundle	\$25
60 transactions bundle	\$45
120 transactions bundle	\$75
Up to 999 transactions bundle	\$110
Over 1,000 transactions	Please connect with one of our representatives

**Connect First Credit Union - Service Fees Chequing & Savings Products (Business, Agriculture and Community)**
**SAVINGS**

Account Name	Agricultural Savings +	Commercial Savings+	Community Savings+	Business Savings+	Agricultural High Interest Savings+	Community High Interest Savings+	Business High Interest Savings+
Monthly Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Additional transaction included	First two withdrawals or transfers are free. Free deposits (cheques only), free AFT & Deposit-Anywhere.						
ATM Withdrawal (Canadian non-CU network)	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
ATM Withdrawal (CU network)	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
ATM Withdrawal (International)	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Cheque Return	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cheque Transaction	N/A	N/A	N/A	N/A	N/A	N/A	N/A
In Branch Bill Payment	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
In Branch Transfer	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
In Branch Withdrawal	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
In Branch Deposits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interac ATM Debit	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50
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	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
Interac e-Transfer - Request Money	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
Interac e-Transfer® - Accept Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interac e-Transfer® - Send Money	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Interest Earning	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Online/Mobile Bill Payment	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
Online/Mobile Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Overdraft Protection Monthly Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Point of Sale Transaction	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
Pre-Authorized Payments	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
Self-Serve Bill Payment	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
Self-Serve Phone Transfer	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00
Statement with cheque images	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement

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