

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

Account Name	Digital	Necessities	Optimizer	Youth Digital	Kids	Senior Optimizer	Complete	US Dollar ^	Savings	High Interest Savings
Monthly Fee	\$5.95	\$1.99	Up to \$13.75 per month	\$0.00	\$0.00	\$0.00	\$21.95 (\$18.95 for members 60+)	\$1.95 USD	\$0.00	\$0.00
Monthly Fee Exemption	No monthly fee with one automated recurring direct deposit and two pre-authorized payments.	N/A	No monthly fee with a minimum monthly balance of \$3,000 or if you have a Mortgage / HELOC with us	Free for youth under 25	Free for kids 12 and under	Free for members 60 and over	No monthly fee with a minimum monthly balance of \$6,000	No monthly fee (product bundle rebate) if the member has any of the following CFCU Canadian chequing accounts - Digital, Optimizer, Complete or No Fees for Me.	-	-
Transactions included in Monthly Fee	Unlimited Self-Serve transactions* + Automatic Fund Transfer and point-of-sale purchases (full service*** transaction fees apply)	10 debit transactions + 2 free Interact e-transfers	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)	In-branch withdrawals, AFT-debits, Self-Serve transfers between CFCU accounts.	Unlimited Self-Serve*, Electronic** & Full-Service*** transactions.	Unlimited Self-Serve*, 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-Serve*, 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	\$1.95	\$3.00	\$1.95	\$3.00	\$3.00	First 5 free then \$3.00 / withdrawal	N/A	\$2.00	\$5.00
ATM Withdrawal (CU Ding Free network)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$2.00	\$5.00
ATM Withdrawal (International)	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25	5 free then \$6.25 / withdrawal	N/A	\$6.50	\$10.00
Cheque	\$1.25	\$1.25	\$1.25	\$1.25	N/A	\$0.00	\$0.00	\$1.25	N/A	N/A
In Branch Bill Payment	\$2.50	\$1.25	\$1.25	\$2.50 (\$0.00 for <18 years)	N/A	\$0.00	\$0.00	N/A	\$2.00	\$6.25
In Branch Debit transactions	\$2.50	\$1.25	\$1.25	\$2.50 (\$0.00 for <18 years)	\$0.00	\$0.00	\$0.00	\$1.25	\$2.00	\$5.00
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$0.00	\$0.00
Interac e-Transfer - Fulfilling a Request	\$1.00	\$0.00	\$1.00	\$1.00	\$1.00	\$1.00	\$0.00	N/A	\$2.00	\$2.00
Interac e-Transfer - Request Money	\$1.00	\$0.00	\$1.00	\$1.00	\$1.00	\$1.00	\$0.00	N/A	\$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	2 Interac e-Transfers are free, then \$1.00 per Interac e-Transfer thereafter per 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	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	N/A	\$2.00	\$2.00
Interest Earning	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Online Cheque Viewing	\$0.00	0	\$0.00	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NA	NA
Online Statement Viewing	\$0.00	0	\$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†	N/A	Cost if used†	N/A (Interest only charges apply)	N/A	N/A	N/A
Paper Statement - Mailed with Images	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$0.00	\$2.50	\$2.50	\$2.50
POS Transaction	\$0.00	\$1.25	\$1.25	\$0.00	N/A	\$0.00	\$0.00	N/A	\$2.00	\$5.00
Pre-Authorized Payments - Automatic Fund Transfer	\$0.00	\$1.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$2.00	\$5.00
Self-Serve Bill Payment	\$0.00	\$1.25	\$1.25	\$0.00	N/A	\$0.00	\$0.00	N/A	\$2.00	\$5.00
Self-Serve Transfer - Between CFCU accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.25	\$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