



**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 25 years old and under        | \$7,000 mmb                                     | \$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                | \$1.00  | \$0.00   | \$0.00  | \$0.00   | \$1.00  | NA                                   | \$2.00                                    | \$2.00                                  |
| Interac e-Transfer - Fulfilling a Request         | \$0.00  | \$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                                  | Yes                                       | Yes                                     |
| 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<br>Fee waived for members 60+  | \$2.50<br>Fee waived for members 60+           | \$2.50<br>Fee waived for members 60+            | \$2.50<br>Fee waived for members 60+   | \$0.00  | \$2.50<br>Fee waived for members 60+ | \$2.50<br>Fee waived for members 60+      | \$2.50<br>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  | NA                                   | \$2.00                                    | \$5.00                                  |
| 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                                     |