



**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 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	\$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 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	NA	\$2.00	\$5.00
Apple Pay	YES	YES	YES	YES	NA	NA	YES	YES
Google Pay	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