



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

Account Name	Business Essentials	Business Unlimited Chequing	Limitless Business	Commerical	Community Strong	Business US Dollar	Commercial Savings	Business Simple Save	Business Save More
Monthly Fee	\$4.99	\$20.00	\$59.99	Monthly Account Fee negotiated per member	Free 15 Core* and Full Service** Transactions When over 15 transactions, the member pays the posted transaction rate (i.e typically \$1/core txn)	\$6.95	\$0.00	\$0.00	\$0.00
Monthly Fee Exemption	\$10,000 MMB	\$100,000 MMB	\$250,000 MMB	NA	\$45,000 MMB	NA	NA	NA	NA
Transactions Included in Monthly Fee	First 5 transactions free. 2 free e-transfers.  Charged \$1.25/transaction thereafter  No charge for deposits. Deposits do not count in transaction count*.	Unlimited Self-serve and Full-serve transactions + Unlimited Interac e-Transfers	Unlimited Self-serve and Full-serve transactions + Unlimited Interac e-Transfers + Unlimited Cash and Coin transactions	No charge for deposits. Deposits do not count in transaction count.	No charge for deposits. Deposits do not count in transaction count. + 10 free Interac e-Transfers	No charge for deposits. Deposits do not count in transaction count.	First 2 withdrawals/transfers	First 2 withdrawals/transfers	NA
ATM Withdrawal (non-credit union ATM)	\$2.00 + \$1.25	\$2.00 + \$1.25	\$2.00 + \$1.25	\$2.00 + \$1.25	\$2.00 + \$1.25	\$2.00 + \$1.25	\$2.00	\$2.00	\$5.00
ATM Withdrawal - Credit Union Ding-Free Network	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$2.00	\$5.00
ATM Withdrawal -International	\$5.00 + \$1.25	\$5.00 + \$1.25	\$5.00 + \$1.25	\$5.00 + \$1.25	\$5.00 + \$1.25	\$5.00 + \$1.25	\$5.00 + \$5.00	\$5.00 + \$5.00	\$5.00 + \$5.00
Cheques	\$1.25	\$0.00	\$0.00	\$1.25	\$1.00	\$1.25	NA	NA	NA
In Branch Bill Payment	\$1.25	\$0.00	\$0.00	\$1.25	\$1.00	\$1.25	\$2.00	\$2.00	\$5.00
In Branch Withdrawal	\$1.25	\$0.00	\$0.00	\$1.25	\$1.00	\$1.25	\$2.00	\$2.00	\$5.00
In Branch Deposits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interac e-Transfer® - Send Money	\$1.50	\$0.00	\$0.00	\$1.50	\$1.50	NA	\$2.00	\$2.00	\$2.00
Interac e-Transfer - Request Money	\$1.00	\$0.00	\$0.00	\$1.00	\$1.00	NA	\$2.00	\$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	\$2.00
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$0.00	\$0.00	\$0.00
Interest Earning	No	No	No	No	No	No	Yes	Yes	Yes
Online/ Mobile Bill Payment	\$1.25	\$0.00	\$0.00	\$1.25	\$1.00	NA	\$2.00	\$2.00	\$5.00
Online/ Mobile Transfer	\$1.25	\$0.00	\$0.00	\$1.25	\$0.00	\$1.25	\$2.00	\$2.00	\$5.00
Overdraft Protection Usage Fee	If used \$10.00 or interest will be applicable (whichever is higher)	If used \$10.00 or interest will be applicable (whichever is higher)	If used \$10.00 or interest will be applicable (whichever is higher)	If used \$10.00 or interest will be applicable (whichever is higher)	NA	NA	NA	NA	NA
Point of sale transaction	\$1.25	\$0.00	\$0.00	\$1.25	\$1.00	NA	\$2.00	\$2.00	\$5.00
Pre-Authorized Payment	\$1.25	\$0.00	\$0.00	\$1.25	\$1.00	NA	\$2.00	\$2.00	\$5.00
Apple Pay	YES	YES	YES	YES	YES	NO	YES	YES	YES
Google Play	YES	YES	YES	YES	YES	NO	YES	YES	YES
Samsung Pay	YES	YES	YES	YES	YES	NO	YES	YES	YES
Paper statement - mailed with images	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement	Free online statement or \$5.00 paper statement