

| Connect First Credit Union -                    |   |  |   |  |   |   |   |   |  |  |
|---|---|--|---|--|---|---|---|---|--|--|
| Account Name                                    | Business Essentials   | Business Unlimited Chequing  | Limitless Business  | Commercial   | Community Strong  | Business US Dollar  | Commercial Savings                              | Business Simple Save                            | Business Premium Savings   | US Business Premium Savings  |
| 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   | \$0.00   |
| Monthly Fee Exemption                           | \$10,000 MMB  | \$100,000 MMB  | \$250,000 MMB   | NA   | \$45,000 MMB  | NA  | 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                  | 1 debit or credit transaction then \$5 each, electronic deposits \$1.25 each | 1 debit or credit transaction then \$5 each, electronic deposits \$1.25 each |
| 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   | \$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   | \$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  | \$5.00 + \$5.00  |
| Cheques   | \$1.25  | \$0.00   | \$0.00  | \$1.25   | \$1.25  | \$1.25  | NA  | NA  | NA   | NA   |
| In Branch Bill Payment                          | \$1.25  | \$0.00   | \$0.00  | \$1.25   | \$1.00  | \$1.25  | \$2.00  | \$2.00  | \$1.25   | \$1.25   |
| In Branch Withdrawal                            | \$1.25  | \$0.00   | \$0.00  | \$1.25   | \$1.00  | \$1.25  | \$2.00  | \$2.00  | \$5.00   | \$5.00   |
| In Branch Deposits                              | \$0.00  | \$0.00   | \$0.00  | \$0.00   | \$0.00  | \$0.00  | \$0.00  | \$0.00  | \$5.00   | \$5.00   |
| Interac e-Transfer @ - Send Money               | \$1.50  | \$0.00   | \$0.00  | \$1.50   | \$1.50  | NA  | \$2.00  | \$2.00  | \$5.00   | \$5.00   |
| Interac e-Transfer - Request Money              | \$1.00  | \$0.00   | \$0.00  | \$1.00   | \$1.00  | NA  | \$2.00  | \$2.00  | \$5.00   | \$5.00   |
| Interac e-Transfer - Fulfilling a Request       | \$0.00  | \$0.00   | \$0.00  | \$0.00   | \$0.00  | NA  | \$2.00  | \$2.00  | \$5.00   | \$5.00   |
| Interac e-Transfer - Auto Deposit               | \$0.00  | \$0.00   | \$0.00  | \$0.00   | \$0.00  | NA  | \$0.00  | \$0.00  | \$0.00   | \$0.00   |
| Interest Earning                                | No  | No   | No  | No   | No  | Yes   | Yes   | Yes   | Yes  | Yes  |
| Online/ Mobile Bill Payment                     | \$1.25  | \$0.00   | \$0.00  | \$1.25   | \$1.00  | NA  | \$2.00  | \$2.00  | \$5.00   | \$5.00   |
| Online/ Mobile Transfer                         | \$1.25  | \$0.00   | \$0.00  | \$1.25   | \$0.00  | \$1.25  | \$2.00  | \$2.00  | \$5.00   | \$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   | NA   |
| Point of sale transaction                       | \$1.25  | \$0.00   | \$0.00  | \$1.25   | \$1.00  | NA  | \$2.00  | \$2.00  | \$5.00   | \$5.00   |
| Pre-Authorized Payment                          | \$1.25  | \$0.00   | \$0.00  | \$1.25   | \$1.00  | NA  | \$2.00  | \$2.00  | \$5.00   | \$5.00   |
| Apple Pay                                       | YES   | YES  | YES   | YES  | YES   | NO  | YES   | YES   | YES  | YES  |
| Google Play                                     | YES   | YES  | YES   | YES  | YES   | NO  | YES   | YES   | YES  | YES  |
| Samsung Pay                                     | YES   | YES  | YES   | YES  | YES   | NO  | YES   | 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 \$3.00 paper statement                              | Free online statement or \$3.00 paper statement                              |