

Connect First Credit Union - Service Fees Chequing & Savings Products (Consumer)													
Account Name	Necessities	Digital Plus	Unlimited	Platinum	Kids	US Dollar (F300)	Simple Save	Personal Premium Savings	RRSP Personal Premium Savings	RRIF Personal Premium Savings	TFSA Personal Premium Savings	FHSA Personal Premium Savings	Personal Premium Savings \$USD
Monthly Fee	\$1.99	\$6.99	\$13.99	\$19.99	\$0.00	\$1.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	NA	NA	NA	NA	NA	NA
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	1 included, then \$5.00 each (includes e-Transfers), Unlimited (to other products within registered plan only)	\$25.00 each, Unlimited (to other products within registered plan only)	1 included (outside of normal scheduled payments), then \$25.00 each, Unlimited (to other products within registered plan only)	1 included, then \$5.00 each, Unlimited (to other products within registered plan only)	\$25.00 each, Unlimited (to other products within registered plan only)	1 included, then \$5.00 each (includes e-Transfers), Unlimited (to other products within registered plan only)
Interac e-transfers included	2	Unlimited	Unlimited	Unlimited	5	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	5
ATM Withdrawal - Credit Union Ding-Free Network	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$2.00	\$5.00	NA	NA	NA	NA	5
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	NA	NA	NA	NA	\$5.00 + \$5.00
Cheques	\$1.25	\$1.25	\$0.00	\$0.00	NA	\$1.25	NA	NA	NA	NA	NA	NA	NA
In Branch Bill Payment	\$1.25	\$1.25	\$0.00	\$0.00	NA	NA	\$2.00	\$5.00	NA	NA	\$1.50	NA	\$5.00
In Branch Withdrawal	\$1.25	\$1.25	\$0.00	\$0.00	\$0.00	\$1.25	\$2.00	\$5.00	NA	NA	NA	NA	\$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	\$5.00	NA	NA	NA	NA	\$5.00
Interac e-Transfer - Request Money	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$0.00	\$5.00	NA	NA	NA	NA	\$5.00
Interac e-Transfer - Fulfilling a Request	\$1.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$2.00	\$5.00	NA	NA	NA	NA	\$5.00
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$0.00	\$0.00	NA	NA	NA	NA	\$0.00
Interest Earning	No	No	No	No	Yes	Yes	No	YES	YES	YES	YES	YES	YES
Online Cheque Viewing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA	NA	NA	NA	NA	NA	NA
Online statement viewing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	NA	NA	NA	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+	\$2.00 Fee waived for members 60+	\$2.00 Fee waived for members 60+	\$2.00 Fee waived for members 60+	\$2.00 Fee waived for members 60+	\$2.00 Fee waived for members 60+	\$2.00 Fee waived for members 60+
Point of sale transaction	\$1.25	\$0.00	\$0.00	\$0.00	NA	NA	\$2.00	\$5.00	NA	NA	NA	NA	\$5.00
Pre-Authorized Payments - Automatic Fund Transfer	\$1.25	\$0.00	\$0.00	\$0.00	\$0.00	NA	\$2.00	\$5.00	NA	NA	NA	NA	\$5.00
Self-Serve Bill Payment	\$1.25	\$0.00	\$0.00	\$0.00	NA	NA	\$2.00	\$5.00	NA	NA	NA	NA	\$5.00
Self-serve Internet Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.25	\$0.00	\$0.00	NA	NA	NA	NA	NA
Apple Pay	YES	YES	YES	YES	NA	NA	YES	YES	NA	NA	NA	NA	YES
Google Play	YES	YES	YES	YES	NA	NA	YES	YES	NA	NA	NA	NA	YES
Samsung Pay	YES	YES	YES	YES	NA	NA	YES	YES	NA	NA	NA	NA	YES