

Connect First Credit Union - Service Fees Chequing & Savings Products (Business, Agriculture and Community)

CHEQUING

Account Name	Agricultural Optimizer+	Business Optimizer±±	Community Optimizer+	Commerical	Agriculture US Dollar ^	Business US Dollar ^	Lawyers Trust	Real Estate Trust
Monthly Fee	Tiered ¹	Tiered ¹	No cost for first 15 transactions	Negotiated per member, please connect with one of our Commercial representatives	\$6.95	\$6.95	\$0.00	\$0.00
Monthly Fee Exemption	\$45,000.00	\$45,000.00	\$45,000.00	N/A	N/A	N/A	N/A	N/A
Additional transaction included	No charge for deposits. Deposits do not count in transaction count.							
ATM Withdrawal (Canadian non-CU network)	\$3.25	\$3.25	\$3.25	\$3.25	\$3.25	\$3.25	\$3.25	\$3.25
ATM Withdrawal (CU Ding Free network)	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
ATM Withdrawal (International)	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25
Cheque Return	N/A	N/A	N/A	N/A	N/A	N/A	\$0.00	\$0.00
Cheque	Tier txn	Tier txn	\$1.00		N/A	\$1.25	\$1.25	\$1.25
In Branch Bill Payment	Tier txn	Tier txn	\$1.00		N/A	\$1.25	\$2.50	\$2.50
In Branch Transfer	Tier txn	Tier txn	\$1.00		N/A	\$1.25	\$1.25	\$1.25
In Branch Withdrawal	Tier txn	Tier txn	\$1.00		N/A	\$1.25	\$1.25	\$1.25
In Branch Deposits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A
Interac e-Transfer - Fulfilling a Request	\$1.50	\$1.50	\$1.50	\$1.50	N/A	N/A	N/A	N/A
Interac e-Transfer - Request Money	\$1.50	\$1.50	\$1.50	\$1.50	N/A	N/A	N/A	N/A
Interac e-Transfer ® - Accept Deposit	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A
Interac e-Transfer ® - Send Money	\$1.50	\$1.50	\$1.50	\$1.50	N/A	N/A	N/A	N/A
Interest Earning	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Online / Mobile Bill Payment	Tier txn	Tier txn	\$1.00	\$1.25	N/A	N/A	\$1.25	\$1.25
Online / Mobile Transfer	Tier txn	Tier txn	\$0.00	\$1.25	N/A	\$1.25	\$1.25	\$1.25
Overdraft Protection Monthly Fee	Cost if used†	Cost if used†	N/A	Cost if used†	N/A	N/A	N/A	N/A
Point of Sale Transaction	Tier txn	Tier txn	\$1.00	\$1.25	N/A	N/A	\$0.00	\$0.00
Pre-Authorized Payments	Tier txn	Tier txn	\$1.00	\$1.25	N/A	N/A	\$1.25	\$1.25
Self-Serve Bill Payment	Tier txn	Tier txn	\$1.00	\$1.25	N/A	N/A	\$1.25	\$1.25
Self-Serve Phone Transfer	Tier txn	Tier txn	\$0.00	\$1.25	N/A	\$1.25	\$1.25	\$1.25
Statement with cheque images	Free online statement or \$4.50 paper statement ¹	Free online statement or \$4.50 paper statement ¹	Free online statement or \$4.50 paper statement ¹	Free online statement or \$4.50 paper statement ¹	Free online statement or \$4.50 paper statement ¹	Free online statement or \$4.50 paper statement ¹	\$0.00	\$0.00

†When overdraft protection is used you pay minimum charge of \$10.00 /month or interest whichever is higher

+ High volume of Cash and coin deposits subject to cash management account fee

±High volume cash & coin in-branch deposits may be subject to separate Cash Management account packages. Free deposits transactions do not count in transaction totals to determine Tier brackets for service charges

*Core Transactions include: AFT, credit union ATM inquiry/transfer/withdrawal/bill payment, point-of-sale purchase, online, mobile and telephone banking transfer/bill payment, cheques, interac e-transfer send and request money. Exclusive of 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.

^ US coins not accepted for in-branch deposits

Tier ¹	Cost
No transactions	\$0
5 transactions bundle	\$5.95
15 transactions bundle	\$15.95
30 transactions bundle	\$25
60 transactions bundle	\$45
120 transactions bundle	\$75
Up to 999 transactions bundle	\$110
Over 1,000 transactions	Please connect with one of our representatives

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SAVINGS

Account Name	Agricultural Savings +	Commercial Savings+	Community Savings+	Business Savings+	Agricultural High Interest Savings+	Community High Interest Savings+	Business High Interest Savings+	Real Estate Trust
Monthly Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Additional transaction included	First two withdrawals or transfers are free. Free deposits (cheques only), free AFT & Deposit-Anywhere.							
ATM Withdrawal (Canadian non-CU network)	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$3.25
ATM Withdrawal (CU network)	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$1.25
ATM Withdrawal (International)	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$7.25
Cheque Return	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$0.00
Cheque Transaction	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$1.25
In Branch Bill Payment	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$2.50
In Branch Transfer	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$1.25
In Branch Withdrawal	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$1.25
In Branch Deposits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interac ATM Debit	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	\$3.25
Interac e-Transfer - Auto Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A
Interac e-Transfer - Fulfilling a Request	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	N/A
Interac e-Transfer - Request Money	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	N/A
Interac e-Transfer® - Accept Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A
Interac e-Transfer® - Send Money	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A
Interest Earning	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Online/Mobile Bill Payment	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$1.25
Online/Mobile Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.25
Overdraft Protection Monthly Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Point of Sale Transaction	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$0.00
Pre-Authorized Payments	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$1.25
Self-Serve Bill Payment	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$1.25
Self-Serve Phone Transfer	\$2.00	\$2.00	\$2.00	\$2.00	\$5.00	\$5.00	\$5.00	\$1.25
Statement with cheque images	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	Free online statement or \$4.50 paper statement	\$0.00

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