



SERVICE FEE BULLETIN
Chequing & Saving Accounts
May 1, 2015

| | PLAN Chequing | PLUS Chequing | REGULAR Chequing | Free Chequing | GOLDEN Chequing |
|---|--------------------------|--------------------------|-----------------------------|--------------------------|----------------------------|
| Monthly Fee | \$9.95 | \$14.95 | \$3.95 | \$3.95 | \$3.95 |
| Withdrawals/Preauthorized Payments | 25 free | unlimited | \$1.00 | unlimited | unlimited |
| Bill Payments (@ Teller - each Bill) | unlimited | unlimited | \$1.50 | unlimited | unlimited |
| Bill Payments (@ ATM - each Bill) | unlimited | unlimited | \$1.00 | unlimited | unlimited |
| Bill Payments (Telephone Banking - each Bill) | unlimited | unlimited | \$1.00 | unlimited | unlimited |
| Bill Payments (PC Banking - each Bill) | unlimited | unlimited | \$1.00 | unlimited | unlimited |
| Cheque certification | \$12.50 | No charge | \$12.50 | \$12.50 | \$12.50 |
| Bank Draft | \$7.50 | No charge | \$7.50 | \$7.50 | \$7.50 |
| Traveller Cheques | 1% Commission | No charge | 1% Commission | No charge | No charge |
| E-statements | No charge | No charge | No charge | No charge | No charge |
| Additional Fees | | | | | |
| Interac ATM | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 |
| US & International CIRRUS ATM | \$3.00 | \$3.00 | \$3.00 | \$3.00 | \$3.00 |
| Monthly Mailed Statement (includes cheque images) | \$2.99 | \$2.99 | \$2.99 | \$2.99 | \$2.99 |
| Monthly Overdraft activation (fee + interest) | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Interac e-Transfer | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 |
| Cheques (basic personalized cheques) | at Cost | at Cost | at Cost | at Cost | at Cost |
| Overdraft (per event) | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Cover draft (per event) | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 |

About our Service Fees...

Ganaraska Credit Union reviews its service fees each year, ensuring that the competitive environment is assessed, costs associated with particular services are recovered and that fees are kept as simple as possible. The credit union reserves the right to adjust fees at any time without notice.

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