

Per Item Pricing - Transaction Fees

	Chequing	Savings
YOUR Credit Union ATM Withdrawal	0.90	0.90
YOUR Credit Union ATM bill payment	0.90	0.90
EXCHANGE® and ACCULINK® ATM Withdrawal	0.90	0.90
INTERAC® Network (domestic) ATM Withdrawal	2.00	2.00
PLUS® Network (international) ATM Withdrawal	4.00	4.00
GLOBAL PAYMENT™ MasterCard®	0.90	1.00
MemberDirect® Online Banking - Inquiry	FREE	FREE
MemberDirect® Online Banking - Transfer	FREE	FREE
MemberDirect® Online Banking - Bill payment	0.90	1.00
TeleService® Telephone Banking - Inquiry	FREE	FREE
TeleService® Telephone Banking - Transfer	0.90	1.00
TeleService® Telephone Banking - Bill payment	0.90	1.00
Interac® Debit purchase (MEMBER CARD®)	0.90	1.00
Preauthorized payment	0.90	1.00
In-Branch cash withdrawal	2 FREE	2 FREE
In-Branch bill payment	1.50	1.50
In-Branch transfer	4.00	4.00
Cheque withdrawal	0.90	5.00
Certified cheque	10.00	10.00
Stop payment	15.00	15.00
Official Cheque	8.00	8.00
Returned NSF Items	45.00	45.00
Duplicate Statement	3.00	3.00
Single Cheque Search/ Image	10.00	10.00
Money Order - Canadian	7.50	7.50
Money Order - US	9.00	9.00

	Chequing	Savings
Interac® e-Transfers	1.50	1.50
Clickable Cheques	FREE	FREE
MemberDirect® online e-Statements	FREE	FREE
SMS Mobile Banking and Mobile Website	FREE	FREE
Wire Transfer - Canadian	30.00	30.00
Wire Transfer - International	60.00	60.00
Safety Deposit Box		
Small	\$45/yr	
Medium	\$55/yr	
Large	\$65/yr	
Lost key / drilling	\$10 + cost	
Choice Rewards®	\$24/year	
Chargeback item	6.00	6.00
Cheque non-encoded	6.00	10.00
Financial Planning Services	FREE	
File Search	\$35/hr, Min \$20	
Post-dated cheque processing	\$5.00 per item	
Reference Letter	\$25.00	
Registered Account Transfer	\$60.00	
Incoming Wire Transfer	\$15.00	

Branch Location

3552 Highway 206
Petit de Grat, NS
BOE 2L0

Phone: 902-226-2288
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Fax: 902-226-9855



www.stjosephscreditunion.ca

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YOUR
Chequing and

YOUR
Savings



Effective: November 1, 2015

CREDIT UNION
ST. JOSEPH'S

Chequing Account Packages

We have designed a group of service fee packages to meet your needs.

Whether you are an infrequent user, a high volume multi-service user, or a member who prefers to do their banking electronically, we have an account package that will meet your needs. Gather a few recent bank statements and fill in the following chart to find the account that best fits your needs.

Each month you use your account for:	Average number of monthly transactions
Writing Cheques	
Debit card transactions	
Pre-authorized withdrawals	
ATM withdrawals	
(Non credit union ATM)	
Electronic Bill Payments	
MasterCard® Payment Card	
Your total monthly transactions	

Match your total monthly transactions to the chart below to find the package that is right for you. Ask your Credit Union Professional which account is right for you!

Total Transactions	Recommended Package
1 to 7	YOUR Chequing
8 to 33	YOUR Chequing 15
34 to 67	YOUR Chequing 40
Over 40 debit transactions plus up to 3 non credit union ATM withdrawals	
If you write cheques and require a statement	YOUR Chequing Unlimited
No cheques or statement required	YOUR Electronic Chequing

Overdraft Charge

A \$5.00 fee applies for each item that is withdrawn from your account while in an overdraft position. An interest rate of prime plus 12% also applies to the amount in overdraft.

YOUR Chequing 15

Monthly fee*\$4.00

Package account includes 15 debit transactions

- Cheque processing
- Interac® Direct payment
- Pre-authorized debit
- Global MasterCard® Payment Card
- Electronic Bill payments
- CU affiliated ATM (Acculink®, Exchange®)
- Inter-Credit Union transactions
- Free for Seniors (59+)

(Monthly fee is waived if a minimum balance of \$2000 is maintained the entire month.)

YOUR Chequing 40

Monthly fee* \$12.95

Package account includes 40 debit transactions

All of the features of YOUR Chequing 15, as well as

- 25% discount on Safety Deposit Box
- 25% off for Seniors (59+)
- 2 Free Interac® ATM transactions per month

(Monthly fee is waived if a minimum balance of \$2500 is maintained the entire month.)

YOUR Chequing Unlimited

Monthly fee* \$26.00

Package account includes unlimited debit transactions

All of the features of YOUR Chequing 40, as well as

- 5 Free Interac® ATM transactions
- 2 Free ATM Plus transactions
- Unlimited Canadian money orders
- Unlimited stop payments
- Unlimited certified cheques
- 50% off any size Safety Deposit Box
- 50% discount on MasterCard® Gold Card
- Printed cheques, basic style - 1 free order every 2 years
- No annual fee on Choice Rewards®
- 25% off for Seniors (59+)

(Monthly fee is waived if a minimum balance of \$5000 is maintained the entire month.)

YOUR Electronic Chequing

Monthly fee* \$14.95

Package account includes unlimited electronic transactions

- CU affiliated ATM (Acculink®, Exchange®)
- 2 Free Interac® ATM transactions per month
- Interac® direct payment
- Pre-authorized payments & direct deposits
- Global MasterCard Payment Card
- MemberDirect® Online Banking
- Electronic bill payments
- 25% off for Seniors (59+)

(Monthly fee is waived if a minimum balance of \$3000 is maintained the entire month.)

**Regular charges apply to package accounts after reaching specified number of debit transactions.*

**Overdraft protection available based on approved credit*

YOUR US Chequing

Flat fee2.50/mth

Cheque clearing.....1.00

Accessing Your Account (24/7)

- **MemberDirect® Online Banking**
- **Mobile Banking App** - Register for Online Banking and download the App optimized for Apple and Android devices to access your account anytime, anywhere.
Go to: stjosephs.CUapp.ca
- **Deposit Anywhere®** - Deposit cheques quickly and securely from your Apple or Android device using our Mobile Banking App.
- **Interac® e-Transfers** - Send money in minutes to anyone with an account at a Canadian credit union or bank.
- **Mobile Web Banking** - All the features of online banking on your smartphone.
- **Mobile Text Banking** - Use simple text messaging commands to access your account balances and view recent transactions
- **Mobile Alerts** - Receive text message or email notifications about events that have occurred in your accounts. It's a great security tool.
- **Member Card® Debit Card**
- **ATMs (EXCHANGE®, Interac®, AccuLink®, PLUS®)** Surcharge-free access throughout Canada.
- **TeleService® Telephone Banking**



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