

Per Item Pricing - Transaction Fees

	Chequing
YOUR Credit Union ATM Withdrawal	\$1.00
YOUR Credit Union ATM bill payment	\$1.00
EXCHANGE® and ACCULINK® ATM Withdrawal	\$1.00
Interac® Network (domestic) ATM Withdrawal	\$2.00
PLUS® Network (international) ATM Withdrawal	\$3.50
GLOBAL PAYMENT™ Mastercard®	\$1.00
MemberDirect® Online Banking - Transfer / Inquiry	FREE
MemberDirect® Online Banking - Bill payment	\$1.00
TeleService® Telephone Banking - Transfer	FREE
TeleService® Telephone Banking - Bill payment	\$1.00
Interac® Debit purchase (MEMBER CARD®)	\$1.00
Pre-authorized payment	\$1.00
In-Branch bill payment	\$1.85
Transfer Request	\$3.00
Certified Cheque	\$10.00
Returned Cheque	\$10.00
Stop Payment	\$12.00
MemberDirect® Stop Payment	FREE
Official Cheque	\$8.00
Returned NSF Items	\$45.00
Duplicate Statement	\$3.00
Single Cheque Search/ Image	\$10.00
Money Order - Canadian	\$7.50
Money Order - US	\$9.00

	Chequing
Interac® e-Transfers	\$1.50
Clickable Cheques	FREE
MemberDirect® online e-Statements	FREE
SMS Mobile Banking and Mobile Website	FREE
Outgoing Wire Transfer - Canadian	\$30.00
Ongoing Wire Transfer - International	\$ 60.00
Safety Deposit Box	
Small	\$50/yr
Medium	\$60/yr
Large	\$70/yr
Lost key / drilling	\$10 + cost
FlexRewards®	\$25/year
Chargeback item	\$6.00
Financial Planning Services	FREE
File Search	\$35/hr, Min \$20
Post-dated cheque processing	\$5.00 per item
Cash Advance Fee	\$15.00
Reference Letter	\$25.00
Registered Account Transfer	\$60.00
Incoming Wire Transfer	\$6.00



ST. JOSEPH'S

Branch Location

3552 Highway 206
Petit de Grat, NS
B0E 2L0

Phone: 902-226-2288
Toll Free: 1-866-876-3192
Fax: 902-226-9855

stjosephscreditunion.ca

Your Chequing & Savings

Banking options to suit your needs.



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. 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 Chequing Electronic

Unauthorized 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 Savings

Our tiered savings account combines savings and accessibility. Transactions are charged on a per item basis.

- 2 FREE withdrawals
- Pays interest at a tiered rate
- Easy access to your money with MemberDirect on-line banking, Mobile banking, MemberCard debit card, telephone banking and Inter-Credit Union services (ICU)

YOUR Chequing 15

Transact a little. You only make a few transactions and want a low monthly fee.

Account Features:

15 transactions for one monthly fee, including:

- Cheques
- Interac® Direct payment
- Pre-authorized debit
- Mastercard® Universal Pay Card
- Electronic Bill payments
- CU affiliated ATM (Acculink®, EXCHANGE®)
- Inter-Credit Union transactions (ICU)
- E-Transfers
- Deposit Anywhere®
- In-branch transactions
- Per item fee on excess of 15 transactions

Monthly Fees - \$4.00 per month or FREE for seniors (age 59+). Monthly fees waived with a minimum monthly balance of \$2000.

YOUR Chequing 40

Transact a lot. You average one transaction a day, with a few on the weekend.

Account Features:

40 transactions for one monthly fee, including:

- Cheques
- Interac® Direct payment
- Pre-authorized debit
- Mastercard® Universal Pay Card
- Electronic Bill payments
- CU affiliated ATM (Acculink®, EXCHANGE®)
- Inter-Credit Union transactions (ICU)
- E-Transfers
- Deposit Anywhere®
- In-branch transactions
- 2 FREE Interac® ATM transactions
- Printed Cheques - basic style - 1 free order every 2 years
- No fee certified cheques and stop payments
- Safety Deposit Box discount of 50%

Monthly Fees - \$12.95 per month and 50% discount for seniors (age 59+). Monthly fees waived with a minimum monthly balance of \$2500

YOUR Chequing Unlimited

Transact without limits. You want the ultimate in convenience, earning power and added value.

Account Features:

Unlimited transactions for one monthly fee, including:

- Cheques
- Interac® Direct payment
- Pre-authorized debit
- Mastercard® Universal Pay Card
- Electronic Bill payments
- CU affiliated ATM (Acculink®, EXCHANGE®)
- Inter-Credit Union transactions (ICU)
- E-Transfers
- Deposit Anywhere®
- In-branch transactions
- Stop payments
- Certified cheques

Additional Features:

- 2 free CDN money orders
- 2 free US money orders
- Printed Cheques - basic style - 1 free order every 2 years
- 50% discount on Safety Deposit Boxes
- 5 Free Interac® ATM transactions
- 2 Free ATM Plus transactions
- No annual fee on FlexRewards®
- 50% discount on Mastercard Universal Pay Card Gold annual fee

Monthly fees - \$26.00 per month or 50% discount for seniors (59+). Monthly fee waived with a minimum monthly balance of \$5,000

YOUR Chequing Electronic

A no frills account providing ultimate convenience, unlimited transactions and great value.

Account Features:

Package account includes unlimited electronic transactions for one monthly fee, including:

- Interac® Direct payment
- Pre-authorized debit
- Mastercard® Universal Pay Card
- Electronic Bill payments
- CU affiliated ATM (Acculink®, EXCHANGE®)
- Inter-Credit Union transactions (ICU)
- E-Transfers
- Deposit Anywhere®

Additional Feature:

- 2 Free Interac® ATM transactions

Monthly fees - \$14.95 per month or 50% discount for seniors (59+). Monthly fee waived with a minimum monthly balance of \$3,000.

YOUR US Chequing

Don't be bound by borders! You want an account to manage YOUR US funds.

Account Features:

- Non-Interest bearing
- Reduce the expense of converting Canadian dollars into US funds and back again.
- Save on fees by buying US funds when the rates are favourable, rather than waiting for when you travel
- Convenient access to YOUR money by visiting your credit union or writing cheques in US dollars. \$1.00 per cheque. Electronic transactions not available.

\$2.50 monthly fee

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**

