

Self-Service, 24-Hour Access Options

MemberDirect® Online Banking

Gives you the freedom to do your banking whenever, wherever you choose; access your accounts 24 hours a day, 7 days a week. View your account, transfer funds and pay all your bills online instantly!

Mobile App

You'll have your account information anytime, anywhere. Our Mobile App is simple, safe and can be used on mobile phones.

Deposit Anywhere™

Conveniently deposit cheques on the go using your mobile device. Simply open your mobile app, snap a picture of the cheque and submit the deposit - quick and easy!

Direct Banking Alerts

For added protection you can set up your account to automatically send you an email and/or text message to your mobile device and/or computer to alert you of certain changes to your account made through online banking.

Interac® Direct Payment & Flash®

A worry-free way to make purchases with your debit card without the hassle of cash. For purchases of up to \$250 you can tap and pay by simply holding your Interac Flash® enabled debit card up to a Flash-enabled debit machine.

Lock'N'Block™

If your card has been lost or stolen, you can lock your debit card or block specific transaction types by using the mobile app, mobile web, or online banking. When the card is locked all transactions are automatically declined, making fraudulent attempts to use your card virtually impossible.

Interac® Online Payment

A simple and secure way to pay for your online purchases using your debit card rather than a credit card.

Interac e-Transfers®

Interac e-Transfers® allow you to send money in minutes to anyone with an email address or mobile phone and an account at a Canadian credit union or bank. The process is simple, convenient and secure. It's a great alternative to cash and cheques.

TeleService®

Access your accounts by telephone, 24 hours a day, 7 days a week, with toll-free access from anywhere in North America. 1-800-963-4848.

ATM (EXCHANGE®, Interac®, Acculink® PLUS®)

Access your accounts through:

- Credit union affiliated ATM networks (for surcharge-free ATMs look for the Acculink® and EXCHANGE® symbols on over 4000 ATMs in Canada).
- Download the Ding Free ATM Locator app to find surcharge-free ATM's near you.
- For International ATM access look for the PLUS® symbol (Surcharge fees may apply).

ICU Services (Inter-Credit Union Connectivity)

Use every credit union in Atlantic Canada as your own. Services include cash withdrawal, transfers between accounts (including loan and mortgage payments), deposits and balance inquiries. Photo ID and account number required.

| Transaction Fees* | YOUR Chequing | YOUR Savings | YOUR Electronic Chequing | YOUR US\$ Chequing | Transaction Fees* | YOUR Chequing | YOUR Savings | YOUR Electronic Chequing | YOUR US\$ Chequing |
|---|---------------|--------------|--------------------------|--------------------|--|---------------|--------------------------------|--------------------------|--------------------|
| Cheque Withdrawal – Personal | \$1.25 | \$5.00 | \$1.25 | \$1.25 | Cheque – Official | | | \$10.00 | |
| Credit Union/Exchange ATM Withdrawal | \$1.25 | \$1.25 | FREE | N/A | Cheque/PAP – Stop Payment | | | \$12.00 | |
| Direct Payment Purchase (Member Card®) | \$1.25 | \$1.25 | FREE | N/A | Cheque/PAP – Stop Payment Online | | | \$10.00 | |
| In-Branch Bill Payment | \$2.25 | \$2.25 | \$2.25 | \$1.85 | Inactive Fee | | \$25 notice fee, then \$5/ mo. | | |
| In-Branch Cash Withdrawal | \$1.25 | \$1.25 | \$1.25 | \$1.25 | YOUR eHISA – Online/Electronic Transfers | | | FREE | |
| In-Branch Statement | \$3.00 | \$3.00 | \$3.00 | \$3.00 | YOUR eHISA – Non-Electronic Transactions | | | \$5.00 | |
| Interac® Network (Domestic) ATM Withdrawal | \$2.00 | \$2.00 | \$2.00 | N/A | Monthly Statement | | | \$3.00 | |
| Interac e-Transfers® | \$1.50 | \$1.50 | FREE | N/A | Registered Plan Transfer Fee | | | \$75.00 | |
| MemberDirect® Online Banking - Bill Payment | \$1.50 | \$1.50 | FREE | N/A | Chargeback Item | | | \$10.00 | |
| MemberDirect® Online Banking - Inquiry | FREE | FREE | FREE | FREE | Safety Deposit Box - Small | | | \$50.00 | |
| MemberDirect® Online Banking - Transfer | FREE | FREE | FREE | N/A | Safety Deposit Box - Medium | | | \$60.00 | |
| Monthly Statement with Cancelled Cheques | \$6.00 | \$6.00 | \$6.00 | \$6.00 | Safety Deposit Box - Large | | | \$70.00 | |
| Non-encoded Cheques | \$5.00 | \$5.00 | \$5.00 | N/A | Wire Transfer – Canadian Funds | | | \$35.00 | |
| Unauthorized Overdraft (fee per item) | \$5.00 | \$5.00 | \$5.00 | \$5.00 | Wire Transfer – USD Funds | | | \$65.00 | |
| Overdraft Interest Charge (minimum) | \$4.00 | \$4.00 | \$4.00 | \$4.00 | | | | | |
| PLUS® Network (international) ATM Withdrawal | \$3.50 | \$3.50 | \$3.50 | N/A | | | | | |
| Pre-authorized Payment | \$1.25 | \$1.25 | FREE | N/A | | | | | |
| Returned NSF Item | \$48.00 | \$48.00 | \$48.00 | \$48.00 | | | | | |
| TeleService® Telephone Banking - Bill Payment | \$1.50 | \$1.50 | FREE | N/A | | | | | |
| TeleService® Telephone Banking - Inquiry | FREE | FREE | FREE | FREE | | | | | |
| TeleService® Telephone Banking - Transfer | FREE | FREE | FREE | N/A | | | | | |
| YOUR Credit Union ATM Bill Payment | \$1.50 | \$1.50 | FREE | N/A | | | | | |

* Cost per transaction, unless otherwise noted



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Your Chequing & Savings

Banking options to suit your needs.



Brochure Date: March 2023

What makes us different?

At St. Joseph's Credit Union, we are more than a bank. We offer competitive products and specialized services, but we do it differently. We work to build a relationship with our members, gain an understanding of their needs and efficiently deliver these services.

When you do your banking with St. Joseph's Credit Union you can expect to find a certain open and honest transparency that comes from being our member. Credit Unions are built on fairness, trust, equality, and independence, because we stand for so much more we must lead by example.

Become a member today and experience our honest approach to banking.

Ownership

Our credit union recognizes that every member has different needs. Our financial service solutions are straightforward, so you can spend more time living your life, and less time planning it.

We offer savings and chequing options to meet your day-to-day needs:

YOUR Chequing options make managing your money easy. Choose from our range of options so your account reflects what you need to manage your everyday financial activities in an affordable way.

YOUR Savings account features a competitive interest rate so your money can grow, and you can reach your savings goals.

Not sure which account is right for your day-to-day financial needs? With competitive fees and our many chequing account options, finding your match is simple.

Youth and Seniors Discount

We offer a variety of FREE and discounted chequing packages for Youth and Seniors. Seniors have the option to receive a printed statement monthly FREE. Youth enjoy a higher interest rate and up to 40 transactions a month FREE the YOUR savings account.



YOUR Savings

Account Features:

- Pay-as-you-go transactions.
- Interest calculated on daily closing balance, paid monthly.
- Interest is calculated based on highest tier attained on TOTAL account balance.
- 2 FREE cash withdrawals (in branch or credit union ATM Excluding Interac®/PLUS® ATM).
- Easy access to your money with in-branch and self-service options.

Monthly Fee:

No monthly fee

YOUR Electronic High Interest Savings Account (eHISA)

Account Features:

- Pay-as-you-go transactions.
- High interest rate.
- Interest calculated on daily closing balance, paid monthly.
- FREE unlimited online or electronic transfers to other St. Joseph's Credit Union accounts utilizing the following services:
 - o MemberDirect®
 - o TeleService®
 - o Credit Union/ EXCHANGE® ATM

Monthly Fee:

No monthly fee

YOUR Chequing Options: Choose an option based on your unique needs and how you use your accounts. Whether you access your account electronically, or prefer in-branch service, we offer packages to satisfy your needs. With a package price that offers greater savings for one low monthly fee, it's easy to manage.

| | YOUR Pay-As-You-Go | YOUR Chequing 15 | YOUR Chequing 40** | YOUR Senior Unlimited** | YOUR Unlimited eAccount | YOUR US\$ Chequing |
|--|--------------------|------------------|--------------------|-------------------------|-------------------------|--------------------|
| Transactions Included | 0 | 15* | 40* | Unlimited | Unlimited Electronic | 0 |
| Fee (Monthly) | \$2.00 | \$4.00 | \$12.95 | \$13.00 | \$14.95 | \$2.50 |
| Monthly Fees Waived with Minimum Balance | | \$2,000 | \$2,500 | \$5,000 | \$3,000 | |
| Online Banking & Mobile App Access | √ | √ | √ | √ | √ | √ |
| Deposit Anywhere™ | √ | √ | √ | √ | √ | |
| Direct Banking Alerts | √ | √ | √ | √ | √ | √ |
| Online and Telephone Bill Payments | | √ | √ | √ | √ | |
| In-Branch Transactions | | √ | √ | √ | | √ |
| Inter-Credit Union Services | | √ | √ | √ | | |
| Unlimited Free Interac e-Transfers® | | √ | √ | √ | √ | |
| Interac® Direct Payment | | √ | √ | √ | √ | |
| Surcharge-Free Credit Union Affiliated ATM's | | √ | √ | √ | √ | |
| Cheques | | √ | √ | √ | | √ |
| Pre-Authorized Debits | | √ | √ | √ | √ | |
| Basic Personalized Cheques | | | √ | √ | | √ |
| No-Fee Certified Cheques & Stop Payments | | | √ | √ | | |
| 50% Discount on Safety Deposit Boxes | | | √ | √ | | |
| Free Interac® ATM Transactions | | | 2 | 2 | | |
| Official Cheques | | | 2 | 2 | | |
| Overdraft Protection with Approved Credit | √ | √ | √ | √ | √ | |
| Seniors Discount | | FREE | 50% Discount | | 50% Discount | |
| Member 59 and under | | | | \$26.00 | | |
| Newcomers Program Discount | | | | | FREE for 1 Year | |

*Per item fees apply in excess of monthly transactions. **These accounts offer the ability to link a second account. Call or visit a branch for more details.

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