

Service Fees & Features – 2010

Personal Chequing Accounts

PenBasic – Pay as you go account \$2.50/mth, regular service fees apply, mthly statement FREE. Unlimited personal service in branch.

PenPlus – \$4.50/mth, 15 debit transactions included. Transactions over and above included are charged as per the regular service fee schedule. \$1,000 Monthly Service Fee Exemption Tier². Unlimited personal service in branch.

PenPremium – \$11.00/mth, Unlimited debit transactions included. 4 no Fee Money Orders/mth, 4 no Fee Drafts/mth, No Fee Certified Cheques, Basic Cheques and 15% discount on Safety Deposit Box Rental. Monthly Statement and Cheques or Cheque Images Returned³. \$2,500 Monthly Service Fee Exemption Tier². Unlimited personal service in branch.

PenStudent Account (0-18 and up to age 24 if enrolled in post secondary school)

Golden Account (60 yrs and better)

- No Monthly Fee
- Unlimited debit transactions
- No Fee Money Orders, Drafts and Certified Cheques
- 15% Discount on Safety Deposit Box Rentals
- No Fee Cheque Orders
- UNLIMITED Non-PenFinancial ATM withdrawals⁴

Low GIC deposit minimum of \$250 on Youth and Student Accounts. Student Bursaries, Loans and No Fee MasterCard Available.

1 Debit: in-branch, on-line and by phone bill payments, pre-authorized payments, cheques, and debit/Interac transactions.

2 Minimum Monthly balances must e maintained for the entire month before the monthly service fee is waived.

3 Currently, some branches receive returned cheques while other receive cheque images.

4 Surcharge may be applied by other financial institution.

In-branch withdrawals and PenFinancial ATM deposit and withdrawals are always FREE

Saving Accounts

No monthly maintenance, regular service fees apply.

Interest is calculated on the min. daily balance at the day's closing and is paid quarterly.

U.S. Accounts

No monthly maintenance fee

U.S. Savings	75¢ 2 FREE per month
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U.S. Chequing	1.00 per debit transaction
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Telephone & Internet Banking

Telephone & Internet Banking Access & Transfers	FREE
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Bill payments	\$2.00 when not covered under a package account
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Business Accounts

Per Item Deposit	13¢
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Transaction	80¢
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Monthly Maintenance	\$5.75 (\$15.90 for grandfathered Business 2 account with 20 debits included)
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Bill payments by phone or on-line	50¢
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Bill payments in-branch or on-line CRA	\$2.75
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Flat fee Business Account available based on your monthly business transactions.

Changes effective April 1st, 2010



Organization and Registered Not for Profit

\$5.50 per month for Organization Accounts (any organization that does not have a registered charitable organization number) – includes 10 debits over and above \$0.50 each, if \$15,000 mmb maintained – all free.

Monthly fee waived for Not-for-Profit Organizations that have a registered charitable organization number.

Safety Deposit Boxes – plus gst

2 .5" x 5" and 3"x5	\$50.00
5" x 5", 2.5" x10" and 3"x10	\$75.00
5 " x 10" \$135	10"x10" \$230

Other Related Fees – when not covered by packaged account

ATM other FI	\$1.75
ATM Exchange Network	85¢
ATM Plus	\$3.00
Balance Transfer	\$20.00
Bank Confirmation	\$20.00
Bill Payment	\$1.85 – Non-member \$3.00/ATM \$2.00
Bill Payment Trace	\$2.50 plus CUCO fee
CAFT – one time	\$12.00
Cash Chq. for other Member	\$5.00
Cash U.S. Cheque	\$1.50 – no charge if deposited to U.S. acc't
Certified Cheques	\$10.00 Member & \$20.00 3rd Party
Charge Backs	\$5.00/item
Counter Cheque	\$1.50 each (up to 10 only)
Collection Services	\$25.00
Deposit to other CU ATM	\$1.35
Direct Debit/Interac POS	50¢
Drafts	\$6.50 CDN & \$7.00 U.S. CUCO US ordered to avoid hold funds \$20.00
Estate Closures	\$25+
EFWs	50¢
Fax Fees	Local \$/pg, Can. & US \$3/pg, Foreign \$3/pg & phone fees
Inactive Membership	\$30.00 annually and other service fees as they apply
Information Search	12 minimum or \$25/hr.
Interim Statement	Personal \$3.00 Business \$5.50 on-line Free
International Deposits	Current CUCO fee of \$3.50
Membership Closures (within 90 days)	\$20.00 personal, \$30.00 Business
Mortgage & Loan Fees	See the Loan Department
Money Orders	CDN & US \$6.50/Intrnl CUCO Fee +\$7.00
Night Deposit Fee	\$5/night or \$25/yr.
Non-Encoded Cheque	\$5.00
NSF Cheque	\$40.00
Photocopying/microfich	25¢/pg
Post Dated Cheque held	\$3.00/item excluding cheques held for loan payments
Returned Mail	\$2.00
Revenue Canada Demand	\$25.00
Rolled Coin	10¢/roll Business & non-member
RRSPs & RRIFs	Closed within 6 mths \$40/releasing locked-in in house request \$150 with \$50 waived/transfer out \$50 withdrawal \$25, duplicate receipt \$10
Redemption (Early) of GICs	\$25.00 administration fee and 50% rate discount from date of inception. Refer to Senior Staff
Stop Payment	\$10 full details & \$20 w/o details - \$12 U.S. chequing
Transfer - Telephone	\$4.00
Transfer – CU initiated	\$6.00
Transfer in-branch, tele-banking and internet	FREE
Traveller's Cheques	1% of total sale CDN (Free for package accounts)
U.S. Chq Written on CDN. PCA	\$7.50 (plus CUCO charge)
Unauthorized Overdraft Fine	\$5.50 Unauthorized overdraft rate of 23.75%* <small>*rate subject to change without notice</small>
Wire Transfers	CUCO fee plus 50% (incoming \$10)

Loan & Mortgage Fees – See Loan Department