Service Fee Bulletin

Fees effective October 1, 2009 (subject to change)

| Account Type | Personal 1 <br> Chequing <br> Package | Personal 1 Chequing Package Senior | Personal 1 | Daily Interest Savings | Premium <br> Savings | Equity Savings | Summer <br> Savings | Christmas Club | Vacation In <br> Paradise | Teacher Funded Leave | Youth Savings |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Interest | tiered monthly | tiered monthly | tiered monthly | monthly | semiannually | semiannually | annually | annually | annually | quarterly | tiered monthly |
| Premium Package fee (<65 yrs of age) | \$12.95/month | n/a | n/a | n/a | n/a | n /a | n/a | $\mathrm{n} / \mathrm{a}$ | $\mathrm{n} / \mathrm{a}$ | n /a | n/a |
| Premium Package fee (65+ yrs of age) | n/a | \$6.55/month | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cheques cleared | free | free | \$1.00 | n/a | $\mathrm{n} / \mathrm{a}$ | n/a | n/a | n/a | n/a | n/a | n/a |
| In-branch WD / TR | free | free | 1 free / month / $\$ 1.00$ | 1 free / month / $\$ 1.00$ | 1 free / month / $\$ 1.00$ | 1 free / month / $\$ 1.00$ | restricted | restricted | restricted | restricted | free |
| Direct Payment Debit (* two free / month) | free | free | 0.35* | 0.35* | n/a | 0.35* | n /a | n/a | n/a | n/a | free |
| Electronic Transfer (PAD) | free | free | \$0.35 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | free |
| Free Debits | free | free | n/a | 2/mth | 1/mth | 1/mth | 1/ann | 1/ann | 1/ann | board/approv. | unlimited |
| OECU ABM Debit | free | free | free | free | free | free | n/a | n/a | n/a | n /a | free |
| Interac Fees | free | free | \$1.25 | \$1.25 | \$1.25 | \$1.25 | n/a | n/a | n/a | n/a | free |
| U.S. ABM Fee | \$1.50 | \$1.50 | \$2.50 | \$2.50 | \$2.50 | \$2.50 | n/a | n/a | n/a | n/a | free |
| International ABM | \$2.50 | \$2.50 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | n/a | n/a | n/a | n/a | free |
| Basic Duplicate Cheques (initial order free) | C.U.cost | C.U.cost | C.U.cost | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Account Maintenance Fee | free | free | \$1.00 | free | free | free | free | free | free | free | free |
| Canadian Credit Union Draft | free | free | \$1.00 | \$1.00 | \$1.00 | \$1.00 | 1free/\$1 | 1free/\$1 | 1free/\$1 | 1free/\$1 | free |
| Optional LOC Overdraft | free | free | free | n/a | n/a | n/a | n /a | n/a | n /a | n/a | $\mathrm{n} / \mathrm{a}$ |
| Service Charge Exemption Tier, mth/min | n/a | n/a | \$3,000 | \$5,000 | \$5,000 | n/a | n /a | n/a | n/a | n/a | n/a |
| Access Charge Telephone Banking | free | free | free | free | free | free | free | free | free | free | free |
| Automated Telephone Bill Payment | free | free | \$0.40 | \$0.40 | \$0.40 | \$0.40 | n/a | n/a | n/a | n/a | n/a |
| Access Charge PC Banking | free | free | free | free | free | free | free | free | free | free | free |
| PC Bill Payment | free | free | \$0.40 | \$0.40 | \$0.40 | \$0.40 | n/a | n/a | n/a | n/a | n/a |
| View chq image on-line (each view) | \$0.50 | \$0.50 | \$0.50 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n /a |
| $\begin{array}{ll}\text { Certified Cheque: } & \text { Member Certified } \\ & \text { Holder Certified }\end{array}$ | $\begin{gathered} \text { free } \\ \$ 20.00 \end{gathered}$ | $\begin{gathered} \text { free } \\ \$ 20.00 \end{gathered}$ | $\begin{gathered} \$ 5.00 \\ \$ 20.00 \end{gathered}$ | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ | n/a <br> n/a | n/a <br> n/a | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ | n/a <br> n/a | n/a n/a | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ |
| Chargeback (Personal NSF) | free | free | free | free | free | free | free | free | free | free | free |
| Chq. Drawn in US\$ on CDN acct. | \$20.00 | \$20.00 | \$20.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |


| Account Type | Personal 1 Chequing Package | Personal 1 <br> Chequing <br> Package <br> Senior | Personal 1 | Daily Interest Savings | Premium Savngs | Equity Savings | Summer <br> Savings | Christmas Club | Vacation In Paradise | Teacher Funded Leave | Youth Savings |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Chq. Drawn on a Non-Chequing Account | n/a | n/a | n/a | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Chq. Sent on Collection(*) | \$35.00 | \$35.00 | \$35.00 | \$35.00 | \$35.00 | \$35.00 | \$35.00 | \$35.00 | \$35.00 | \$35.00 | \$35.00 |
| Chq. Received on Collection | \$20.00 | \$20.00 | \$20.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Unqualified Clearing Item (non micro encoded) | \$4.00 | \$4.00 | \$4.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Voucher Search within 12 months | free | free | \$2.50/item | \$2.50/item | \$2.50/item | \$2.50/item | \$2.50/item | \$2.50/item | \$2.50/item | \$2.50/item | \$2.50/item |
| Voucher Search after 12 months | \$25.00/hr | \$25.00/hr | \$25.00/hr | \$25.00/hr | \$25.00/hr | \$25.00/hr | \$25.00/hr | \$25.00/hr | \$25.00/hr | \$25.00/hr | \$25.00/hr |
| Travellers Cheques: Single Signature <br>  Dual Signature | free <br> free | free <br> free | $\begin{aligned} & 0.75 \% \\ & 1.25 \% \end{aligned}$ | $\begin{aligned} & 0.75 \% \\ & 1.25 \% \end{aligned}$ | $\begin{aligned} & 0.75 \% \\ & 1.25 \% \end{aligned}$ | $\begin{aligned} & 0.75 \% \\ & 1.25 \% \end{aligned}$ | $\begin{aligned} & 0.75 \% \\ & 1.25 \% \end{aligned}$ | $\begin{aligned} & 0.75 \% \\ & 1.25 \% \end{aligned}$ | $\begin{aligned} & 0.75 \% \\ & 1.25 \% \end{aligned}$ | $\begin{aligned} & 0.75 \% \\ & 1.25 \% \end{aligned}$ | $\begin{aligned} & 0.75 \% \\ & 1.25 \% \end{aligned}$ |
| Safety Deposit Box (where applicable) Annual Credit Union League Dues | $\$ 5.00$ off free | $\$ 5.00$ off free | By Size \$10.0U/ member / year | By Size \$10.00 / member / year | By Size \$10.00/ member / year | By Size \$10.UU/ member / year | By Size \$10.00/ member / year | By Size \$10.0U / member / year | By Size \$7U.U0/ member / year | By Size $\$ 10.00 /$ member / year | By Size \$10.0U/ member / year |
| N.S.F Cheque Fee | \$30.00 | \$30.00 | \$30.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Stop Payment: Information Complete <br>  Information Incomplete | 1 free / month <br> 1 free / month | 1 free / month <br> 1 free / month | $\begin{aligned} & \$ 8.00 \\ & \$ 10.00 \end{aligned}$ | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ | $\begin{aligned} & \mathrm{n} / \mathrm{a} \\ & \mathrm{n} / \mathrm{a} \end{aligned}$ | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ | $\begin{aligned} & \text { n/a } \\ & \text { n/a } \end{aligned}$ | $\begin{aligned} & \mathrm{n} / \mathrm{a} \\ & \mathrm{n} / \mathrm{a} \end{aligned}$ |
| Statement: Duplicate Copy <br>  Interim Inbranch | free <br> free | free <br> free | free <br> free | free free | free <br> free | free free | free <br> free | free <br> free | free <br> free | free <br> free | free <br> free |
| Post Dated Chequs Held for Deposit / item | \$2.50 / item | \$2.50 / item | \$2.50 / item | \$2.50 / item | \$2.50 / item | \$2.50 / item | \$2.50 / item | \$2.50 / item | \$2.50 / item | \$2.50 / item | \$2.50 / item |
| Account Closed Under 90 Days | \$12.00 | \$12.00 | \$12.00 | \$12.00 | \$12.00 | \$12.00 | \$12.00 | \$12.00 | \$12.00 | \$12.00 | \$12.00 |
| Account Transfer to another F.I. (B.O.A.) | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 |
| Inactive/Dormant Account (2 years)(**) | free | free | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 |
| Overdraft Charge | \$10.00 | \$10.00 | \$10.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Transfer to Cover Overdraft | free | free | \$5.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Certificate of Account Balance | free | free | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| Audit Bank Verification | \$25/hr | \$25/hr | \$25/hr | \$25/hr | \$25/hr | \$25/hr | \$25/hr | \$25/hr | \$25/hr | \$25/hr | \$25/hr |
| Letters of Interest Earned or Paid | free | free | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| (*) plus bank charges and long distance <br> (**) or acct. balance whichever is less |  |  |  |  |  |  |  |  |  |  |  |

