Ontario Educational

Service Fee Bulletin

Fees effective October 1, 2009 (subject to change)

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Account Type	Personal 1 Chequing Package	Personal 1 Chequing Package Senior	Personal 1	Daily Interest Savings	Premium Savings	Equity Savings	Summer Savings	Christmas Club	Vacation In Paradise	Teacher Funded Leave	Youth Savings
Interest	tiered monthly	tiered monthly	tiered monthly	monthly	semi- annually	semi- annually	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	n/a	n/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	n/a	n/a	n/a	n/a	n/a	n/a	n/a
In-branch WD / TR	free	free	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	n/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
Certified Cheque: Member Certified	free	free	\$5.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Holder Certified	\$20.00	\$20.00	\$20.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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

		Personal 1	Personal 1 Chequing		Daily					Vacation	Teacher	
		Chequing	Package		Interest	Premium	Equity	Summer	Christmas	_ In	Funded	Youth
Account Type		Package	Senior	Personal 1	Savings	Savngs	Savings	Savings	Club	Paradise	Leave	Savings
Chq. Drawn on a No	on-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 Collect	ction(*)	\$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 C	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	g 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 wit	hin 12 months	free	free	\$2.50/item	\$2.50/item	\$2.50/item						
Voucher Search after	er 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	free	free	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
	Dual Signature	free	free	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Safety Deposit Box	(where applicable)	\$5.00 off	\$5.00 off	By Size	By Size	By Size						
				\$10.00 / member /	\$10.00 /	\$10.00 / member /						
Annual Credit Union League Dues		free	free	year	year	year	year	year	vear	year	member / year	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	1 free / month	1 free / month	\$8.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
, ,	Information Incomplete	1 free / month	1 free / month	\$10.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Statement:	Duplicate Copy	free	free	free	free	free	free	free	free	free	free	free
	Interim Inbranch	free	free	free	free	free	free	free	free	free	free	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

^(**) or acct. balance whichever is less