

ACCOUNT PACKAGES

FEBRUARY 19, 2020

COMTECH FIRE CREDIT UNION

BANKING PACKAGES

	BASIC 10	CLASSIC 25	SUPREME	ULTRA	YOUTH START	STUDENT LIFE	PAYAS-YOU-GO CHEQUING	PAYAS-YOU-GO SAVINGS
	Low Volume User	Medium Volume User	Unlimited Day-To-Day Transactions 1 Monthly Fee	All-Inclusive Package	Age 18 and Under	Post-Secondary Student Ages 19 - 25	Occasional User	Occasional User
Monthly Fee	\$5	\$10	\$15	\$30	\$0		\$9.95	
Monthly Fee, Age 59+	Free	\$5	\$7.50	\$15				
MMB to Waive ¹	\$1,500	\$3,000	\$4,000	\$10,000				\$1,000
Day-to-day transactions ²	10	25	Unlimited	Unlimited	30	Unlimited	Pay per use	Pay per use
Exchange Network® ATM withdrawals	Free							
Interac® ATM withdrawals ³	\$1.90		1 Free per month	Unlimited	\$1.90	2 Free per month	\$1.90	\$1.90
Interac® Email Money Transfer	1 Free per month	3 Free per month	5 Free per month	Unlimited	2 Free per month	4 Free per month	\$1.90	\$1.90
Official Cheques & Certified Cheques	\$10.00		1 Free	2 Free	\$10.00			
All-in-One Statement ⁴	\$3.00 per statement			Free	\$3.00 per statement			
eStatements	Free							
Cheque Images in Statements	Free							
Personalized Cheques ⁵	Cost	One order of 50 per calendar year			Cost			

SAVINGS

LIFE SAVER	U.S. DOLLAR SAVINGS
Higher Interest	U.S. Travel
Free	
1 Free per month ⁶	2 Free per month
Free	
\$1.90	NA
\$1.90	NA
\$10.00	NA
\$3.00 per statement	
Free	
Free	
NA	

¹ Minimum Monthly Balance (mmb). ² Fees apply to transactions above your package limit and applied in the currency of your account. Fees will be debited from the account associated with your package as they are incurred.

³ Only the fee normally charged by CFCU is waived. A surcharge by the ATM provider may apply. ⁴ Senior Accounts exempt from statement charges. ⁵ Limited styles. ⁶ Additional debit transactions subject to \$5 charge.

DAY-TO-DAY TRANSACTIONS INCLUDED IN A PACKAGE

- Cheque clearing
- Pre-authorized payments
- Me-to-Me Transfers

- Debit card payments (point of sale)
- CFCU, ACCULINK® and THE EXCHANGE® Network ATM withdrawals and transfers

- In-branch withdrawals
- Bill payments (In-branch, Online, Mobile and Call Centre)
- Transfers (In-branch, Online, Mobile and Call Centre)

Please refer to day-to-day transactions on the following page for a breakdown of day-to-day fees. Transfers from your demand account to make loan or line of credit payments are free.

PERSONAL BANKING SERVICES FEES

Online Banking	Free
Bill Payment	\$0.75 (charged at month end)
ATM Deposit	Free
Comtech ATM Withdrawal	Free
THE EXCHANGE Network Withdrawal	Free
Interac ATM Withdrawal	\$1.90
Foreign ATM Withdrawal	\$5.00
US ACCEL Network Withdrawal	\$3.00
Point Of Sale (POS)	\$0.75 (charged at month end)
US ACCEL Network Point Of Sale	\$0.75 (charged at month end)
Inter-institutional Funds Transfer	\$0.75 (charged at month end)
Monthly Fee *	Varies Per Package Plan (check with Branch)
Pre-Authorized Credit	Free
Certified Cheques	\$10.00
Official Cheque/Bank Draft	\$10.00
Coverdraft	\$5.00
Unauthorized Overdraft	\$5.00
NSF Items	\$45.00
Chargebacks (3rd Party)	\$5.00
Chargebacks (Own Item)	\$45.00
Presentation Fee	\$20.00
Stop Payment	\$20.00
Incoming Collection Item	\$10.00
Copy of Cheque Cleared (90 days)	\$2.00
Copy of Cheque Cleared (after 90 days)	\$30 per hour
Life Saver High Interest Savings Account Withdrawal	1 free per month \$5.00 each subsequent per month
Tax Free Savings Account	1 free per month \$5.00 each subsequent per month
Commissioner Services	\$50.00
Estate Administration on Life Insured Savings Accounts	\$25 to \$250
Annual Dormant Fee	\$25.00
Account Closed Within 6 to 24 Months	\$10.00
Transfer Out Fee On Registered Products	\$135.00
Transfer Out Fee On Non-Registered Products	\$30.00
Wire Transfers Outgoing (Domestic & International)	\$50.00
Wire Transfers Incoming (Domestic & International)	\$40.00
US Dollar Drafts	\$25.00
Technology Fee (semi-annual)	\$2.00
E Transfers Outgoing	\$1.90
E Transfers Incoming	Free

These service charges are effective February 1st, 2020 and apply specifically to the new account packages launched on February 1st, 2020. Certain service charges may vary on account packages previously offered. Service charges are debited throughout the month unless otherwise specified.