

Account Options

Canadian Accounts	Point of Sale Transactions	ATM Deposit/Withdrawal (In Canada)	Electronic Bill Payment	Chequing	Direct Deposit/Payroll Deduction*	Deposit Anywhere™	Overdraft/Line of Credit Available ^Δ	Included Per Month
THE PERSONAL 1™ <i>Pay as you go No charge if \$2000 balance is maintained</i>	✓	✓	✓	✓	✓	✓	✓	-
e-Link <i>\$6.95 per month</i>	✓	✓	✓	✓	✓	✓	✓	2 free personal cheques 2 free INTERAC® e-Transfers 2 free INTERAC® Online Payments
MasterPlan™ <i>\$11.95 per month</i>	✓	✓	✓	✓	✓	✓	✓	4 free INTERAC® e-Transfers 4 free INTERAC® Online Payments Unlimited chequing
GOLDEN ACCOUNT® <i>No charge for members 59+ years of age</i>	✓	✓	✓	✓	✓	✓	✓	1 free INTERAC® e-Transfer Unlimited chequing Free personal cheques [†]
Xtreme \$ense <i>\$2.95 per month for members age 25 and under</i>	✓	✓	✓	✓	✓	✓	✓	1 free INTERAC® e-Transfer Your first cheque order is free
Student Xtreme Account <i>Proof of enrollment required. No Charge</i>	✓	✓	✓	✓	✓	✓	✓	1 free INTERAC® e-Transfer Your first cheque order is free
Youth Account <i>No charge for children/ youths age 17 and under</i>	✓	✓	-	-	✓	✓	-	Preferred rate on account Special investment options
CUBILL® High Interest Savings <i>No charge</i>	-	-	-	-	✓	✓	-	Free online transfers
PLAN 24® Savings <i>Pay as you go</i>	✓	✓	✓	-	✓	✓	-	2 free ATM/EXCHANGE® ATM transactions per month
American Account	US Bank Draft	Transaction	Included per month	Notes				
US Dollar Savings/Chequing <i>All fees in US currency</i>	10.00	1.00	2 Free transactions	* Where offered Δ Preferred rate with regular deposit of net pay/pension † In Branch Only				

Service Fees

General Service Charges	Fee
Point of Sale Transactions	0.75
INTERAC® Online Payment	0.75
INTERAC® e-Transfer	1.50
Preauthorized Debit	0.75
Personal Cheque	0.75
Personal Cheque Order (12 cheques)	3.00
Post-dated Cheque Handling (Per Item)	2.00
Manual Transfer to Cover Overdraft	5.00
Automatic Transfer - Coverdraft	FREE
Credit Union Cheque/Corporate Cheque	5.00
FX Bank Draft - CAD Dollar	10.00
FX Bank Draft - USD Dollar (USD)	10.00
FX Bank Draft - Foreign	varies
NSF Cheque or Electronic Payment	45.00
Unauthorized Overdraft Charge Per Item	25.00
Safe Deposit Box	based on size
Wire Transfer	call for quote
Stop Payment	10.00
Certified Cheque	10.00
RRSP/TFSA Transfer to Another Institution	100.00
RRSP Closure Within 90 Days	100.00
Dormant Account (annual charge)	25.00
Written Account Confirmation	15.00
Replacement MEMBER CARD®	10.00
Record Search (minimum)	15.00
Record Search (per hour)	30.00
Bill Payment/INTERAC® Trace	15.00
Collection Item/Third Party Demand	25.00
US Cheque from Canadian Account	20.00
Printed Transaction Listing	3.00
Tax Slip Replacement	5.00
Electronic Statement	FREE
Paper Statement (not applicable to members 59+)	3.00
In Branch Bill Payment	1.00

Fees are subject to change. Some conditions apply.

Check mark (✓) indicates services that are included in the listed account package.

Service Fees

ATM Service Charges

ATM Withdrawal/Deposit (In Canada)	1.00
International ATM Withdrawal (US included)	3.00

Mortgages

Discharge	200.00 + cost
Transfer to Another Financial Institution	395.00
Mortgage Renewal	FREE
Mortgage Interest Confirmation	15.00
Bridge Financing	500.00
Blend and Extend / PRIMA® (Conventional)	125.00 + cost
MERITline™ Setup	(starting at) 599.00

Personal Loans

Property Registration	50.00
NSF Loan Payment	45.00
Loan Interest Confirmation	15.00
Late Payment Charge	45.00
Loan Extension Agreement	75.00
Credit Bureau	10.00

Lines of Credit/Overdraft

Interest Monthly	Minimum 5.00
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™ THE PERSONAL 1 is a registered trademark

® INTERAC Logo is a trademark of INTERAC Inc.

® GOLDEN ACCOUNT is a registered trademark

® PLAN 24 is a registered trademark

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SFS Service Fee Schedule

Our Locations

Kitchener

6-51 Ardelt Avenue
Kitchener, ON N2C 2S9
519.742.3500

Cambridge

27 Water Street North
Cambridge, ON N1R 3B2
519.623.2211

Waterloo

103-340 Hagey Boulevard
Waterloo, ON N2L 6R6
519.772.3050

MemberDirect® Phone Banking

Toll-Free 1.866.862.4437 (Canada Only)

Website

www.ecusolutions.com

Wealth Management Line

519.742.9998

SFS

Service Fee Schedule



EDUCATION
CREDIT UNION

www.ecusolutions.com

January 2018

Accounts

THE PERSONAL 1™

e-Link

MasterPlan™

GOLDEN ACCOUNT®

Xtreme \$ense

Student Xtreme Account

Youth Account

CUBILL® High Interest Savings Account

PLAN 24® Savings

US Dollar Savings/Chequing

General Service Charges

ATM Service Charges

Mortgages

Personal Loans

Lines of Credit/Overdraft



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