

# Account Options

# Service Fees

Canadian Accounts	Point of Sale	The Exchange <sup>®</sup> Network ATM Deposit/Withdrawal (In Canada)	Electronic Bill Payments	Chequing	Direct Deposit/Payroll	Deposit Anywhere <sup>™</sup>	Eligible for overdraft/Line of Credit <sup>A</sup>	Included Per Month
<b>THE PERSONAL 1<sup>™</sup></b> <i>Pay as you go</i>	✓	✓	✓	✓	✓	✓	✓	Included if \$2000 daily balance is maintained
<b>e-Link</b> <i>\$6.95 per month</i>	✓	✓	✓	✓	✓	✓	✓	2 free personal cheques 2 free INTERAC <sup>®</sup> e-Transfers 2 free INTERAC <sup>®</sup> Online Payments
<b>MasterPlan<sup>™</sup></b> <i>\$11.95 per month</i>	✓	✓	✓	✓	✓	✓	✓	4 free INTERAC <sup>®</sup> e-Transfers 4 free INTERAC <sup>®</sup> Online Payments
<b>GOLDEN ACCOUNT<sup>®</sup></b> <i>No charge for members 59+ years of age</i>	✓	✓	✓	✓	✓	✓	✓	1 free INTERAC <sup>®</sup> e-Transfer Free personal and certified cheques
<b>Xtreme \$ense</b> <i>\$2.95 per month for members age 25 and under</i>	✓	✓	✓	✓	✓	✓	✓	1 free INTERAC <sup>®</sup> e-Transfer 1 free personal cheque order
<b>Student Account</b> <i>No charge Proof of enrollment required</i>	✓	✓	✓	✓	✓	✓	✓	1 free INTERAC <sup>®</sup> e-Transfer 1 free personal cheque order
<b>Youth Account</b> <i>No charge for children/youths age 17 and under</i>	✓	✓	-	-	✓	✓	-	Preferred rate on account Special investment options
<b>CUBILL<sup>®</sup> High Interest Savings</b> <i>No charge</i>	-	-	-	-	✓	✓	-	Free online/mobile transfers between ECU accounts
<b>PLAN 24<sup>®</sup> Savings</b> <i>Pay as you go</i>	✓	✓	✓	-	✓	✓	-	2 free ATM/EXCHANGE <sup>®</sup> ATM transactions

General Service Charges	Fee
Point of Sale Transactions	\$0.75
INTERAC <sup>®</sup> Online Payment	\$0.75
INTERAC <sup>®</sup> e-Transfer	\$1.50
Pre-authorized 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
Registered/Non-Registered Investment Transfer to Another Institution	\$100.00
Registered Investment Closure Within 90 Days	\$100.00
Dormant Account (Annual Charge)	\$25.00
Written Account Confirmation	\$15.00
Replacement MEMBER CARD <sup>®</sup>	\$10.00
Record Search (Minimum)	\$15.00
Record Search (Per Hour)	\$30.00
Bill Payment/INTERAC <sup>®</sup> 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 (N/A to members 59+)	\$3.00
In-Branch Bill Payment	\$1.00

American Account	US Bank Draft	Transaction	Included per month
US Dollar Savings/Chequing <i>All fees in US currency</i>	\$10.00	\$1.00	2 free personal cheques 2 free pre-authorized debits Free home delivery of notes and drafts

Check mark (✓) indicates services that are included in the listed account package.  
<sup>A</sup> Available upon approval. Preferred rate with regular deposit of net pay/pension.  
 Subject to changes at ECU's discretion. Limitations and conditions may apply.

Fees are subject to change. Some limitations and conditions may apply.

# Service Fees

## ATM Service Charges

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

## Mortgages

Mortgage 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/Early Renewal PRIMA®	\$125.00 + cost
MERITline™ Setup	Starting at \$599.00
Property Appraisals	Starting at \$99.00

## 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
------------------	----------------

*Subject to changes at ECU's discretion. Limitations and conditions may apply.*

# Some Benefits of Joining ECU

ECU is owned by its MEMBERS

The Ultimate Personal Banking Experience

ECU offers over 70 foreign currencies available for pickup AND home delivery

ECU provides financial education in the form of seminars & workshops

ECU members have access to thousands of surcharge-free ATMs across Canada through the Exchange® Network

ECU has digital banking solutions available for you

ECU provides financial advice that is relevant to your needs

# Service Fees

## SERVICE FEE SCHEDULE

Accounts  
General Service Charges  
ATM Service Charges  
Mortgages  
Personal Loans  
Lines of Credit/Overdraft

## FOLLOW US @ECUSPEAKS



Kitchener 6-51 Ardelt Ave Kitchener, ON N2C 2S9 519.742.3500	Waterloo 103-340 Hagey Blvd Waterloo, ON N2L 6R6 519.772.3050	Cambridge 27 Water St N Cambridge, ON N1R 3B2 519.623.2211
--	---	--



**EDUCATION  
CREDIT UNION**

[www.ecusolutions.com](http://www.ecusolutions.com)

™ MasterPlan is a registered trademark

™ THE PERSONAL 1 is a registered trademark

The EXCHANGE® Network is a registered trademark

©INTERAC Logo is a trademark of INTERAC Inc.

©GOLDEN ACCOUNT is a registered trademark

©PLAN 24 is a registered trademark

©CUBILL is a registered trade-mark owned by Credit Union Central of Canada, used under license

©PRIMA is a registered trademark

™ MERITline is a trademark owned by Canadian Co-operative Credit Society Limited. Credit Union Central of Ontario is a registered user of the mark.

™ DEPOSIT ANYWHERE is a trademark of Central 1 Credit Union.