

# 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>Δ</sup>	Included Per Month
<b>THE PERSONAL 1™</b> Pay as you go	✓	✓	✓	✓	✓	✓	✓	Included if \$2000 daily balance is maintained
<b>e-Link</b> \$6.95 per month	✓	✓	✓	✓	✓	✓	✓	2 free personal cheques 2 free INTERAC <sup>®</sup> e-Transfers 2 free INTERAC <sup>®</sup> Online Payments
<b>MasterPlan™</b> \$11.95 per month	✓	✓	✓	✓	✓	✓	✓	4 free INTERAC <sup>®</sup> e-Transfers 4 free INTERAC <sup>®</sup> Online Payments
<b>GOLDEN ACCOUNT®</b> No charge for members 59+ years of age	✓	✓	✓	✓	✓	✓	✓	1 free INTERAC <sup>®</sup> e-Transfer Free personal and certified cheques
<b>Xtreme \$ense</b> \$2.95 per month for members age 25 and under	✓	✓	✓	✓	✓	✓	✓	1 free INTERAC <sup>®</sup> e-Transfer 1 free personal cheque order
<b>Student Account</b> No charge Proof of enrollment required	✓	✓	✓	✓	✓	✓	✓	1 free INTERAC <sup>®</sup> e-Transfer 1 free personal cheque order
<b>Youth Account</b> No charge for children/youths age 17 and under	✓	✓	-	-	✓	✓	-	Preferred rate on account Special investment options
<b>CUBILL® High Interest Savings</b> No charge	-	-	-	-	✓	✓	-	Free online/mobile transfers between ECU accounts
<b>PLAN 24® Savings</b> Pay as you go	✓	✓	✓	-	✓	✓	-	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*	\$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 All fees in US currency	\$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>Δ</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.