

Notice of Service Fee Changes effective December 5, 2018

Tandia regularly monitors member usage of services and reviews its service fees each year, ensuring they remain competitive in the marketplace, costs associated with particular services are recovered and that fees are kept as simple as possible. We are making the following changes to our service fees, effective December 5, 2018.

As part of our review, we assessed our fees for Interac e-Transfers®. As the cost of providing this service has decreased over time as member usage has increased, we are pleased to eliminate this fee on most of our chequing accounts – details noted below.

Service Fee	Account	Current Fee	New Fee/Change
Interac e-Transfer® - Send or Request	Limitless Plan Limitless 60 Plan Limitless Student Plan Advantage AccessLine* Adv. Accessline 60* Adv. Accessline Student* Freedom AccessLine* DirecTCU Freedom Account	\$1.25	FREE
	A-La-Carte Plan Adv. AccessLine A-La-Carte*	\$1.25	\$1.00
	YouthSavers Account	\$1.25	\$0.75
	Tiered Interest Savings Regular Savings*	\$1.25	\$1.50
Monthly debit transaction limit	Tiered Interest Savings Regular Savings*	1 (excludes Interac POS)	1
Pre-authorized debit	US Daily Interest Savings	n/a	\$1.25
Interac ABM - withdrawal	All accounts (except Smart Savings and eVest - fee remains \$5.00)	\$1.50	\$2.00
Monthly paper statement (eStatements remain free)	Limitless Plan A-La-Carte Plan Advantage AccessLine* Adv. AccessLine A-La-Carte*	\$2.00	\$2.50
Wire transfer - incoming	All accounts	\$10.00 + Central 1 fee	\$15.00 + Central 1 fees
Wire transfer - outgoing	All accounts	\$15.00 + Central 1 fee	<\$10,000: \$25.00 + Central 1 fee \$10,000+: \$30.00 + Central 1 fee
Wire follow-up - outgoing (formerly Trace request)	Applies to wire trace, recall, transfer, return, amend	\$5.00 + Central 1 fee	Description update (no fee change)
Dormant negotiable instrument	Dormant accounts	New	\$50.00 / year

*Conversion/grandfathered accounts

If you have any questions about our service fees, we're here to help you understand them and when possible, reduce or avoid them. Please feel free to contact your branch or our Member Solutions Centre.

Our newly designed and updated Service Fee Bulletin will be available on November 15, 2018. For service fee details on all of our accounts, you may obtain a current Service Fee Bulletin at any branch location or on our website.