



SERVICE FEES BULLETIN
Business and
Organization Accounts
October 15, 2018

	<i>Prestige Business Account</i>	<i>Essentials Business Account</i>	<i>Pay As You Go Current Account</i>	<i>Community Builder Account (organizations/clubs)</i>	<i>Just4Schools Operating Account</i>	<i>NEW Business High Interest Savings</i>
Minimum monthly fee	\$75.00	\$18.00	\$7.95	\$3.95	n/a	n/a
Monthly transaction limit included with account <i>(transaction fees below apply once exceeded)</i>	125	25	n/a	10	n/a	2 free full-serve debit transactions
Interest calculated <i>(applicable accounts pay interest monthly)</i>	Closing daily balance	Closing daily balance	Closing daily balance	Closing daily balance	Closing daily balance	Closing daily balance
Full Serve Transaction Fees (staff-assisted)						
<i>Account withdrawal or transfer</i>	\$1.00	\$1.00	\$1.00	\$1.00	\$0.00	\$5.00
<i>Bill payment</i>	\$1.00	\$1.00	\$1.50	\$1.50	\$0.00	\$5.00
<i>Cheque forms</i>	From \$100.00— see style list	From \$100.00— see style list	From \$100.00— see style list	From \$100.00— see style list	FREE— see style list	n/a
<i>Cheque deposit (unlimited # of cheques)</i>	\$1.00	\$1.00	\$2.00	\$2.00	\$0.00	\$0.00
<i>Cash deposit</i>	\$1.00	\$1.00			\$0.00	\$0.00
<i>Coin deposit—manual service charge</i>	\$0.10 roll / \$2.00 per \$1,000	\$0.10 roll / \$2.00 per \$1,000	\$0.10 roll / \$2.00 per \$1,000	\$0.10 roll or \$2.00 / \$1,000	\$0.00	n/a
Self Serve Transaction Fees (online/mobile/telephone)						
<i>Cheques</i>	\$1.00	\$1.00	\$1.00	\$1.00	\$0.00	n/a
<i>Pre-authorized payment (PAP)</i>	\$1.00	\$1.00	\$1.00	\$1.00	\$0.00	\$5.00
<i>Online/telephone account transfer</i>	\$1.00	\$1.00	\$1.00	\$1.00	n/a	\$0.00
<i>Online/telephone bill payment</i>	\$1.00	\$1.00	\$1.00	\$1.00	n/a	\$5.00
<i>Interac® Direct Payment and ACCEL® (US)</i>	\$1.00	\$1.00	\$1.00	\$1.00	n/a	\$5.00
ABM Transaction Fees						
<i>Tandia & THE EXCHANGE NETWORK™ ATM's—debits</i>	\$1.00	\$1.00	\$1.00	\$1.00	n/a	\$5.00
<i>Tandia & THE EXCHANGE NETWORK™ ATM's—credits</i>	\$1.00	\$1.00	\$2.00	\$2.00	n/a	\$0.00
Additional Fees (not included in monthly plans)						
<i>Monthly paper statement fee (includes cheque images)</i>	\$2.00	\$2.00	\$2.00	\$2.00	\$0.00	n/a
<i>Interac® ATM</i>	\$1.50	\$1.50	\$1.50	\$1.50	n/a	\$5.00
<i>U.S. & International ATM</i>	\$3.00	\$3.00	\$3.00	\$3.00	n/a	\$5.00
<i>Interac® e-Transfer</i>	\$1.25	\$1.25	\$1.25	\$1.25	n/a	\$5.00

See our Account Related Fees Bulletin for additional fees (if applicable).

About our Service Fees...

Tandia regularly monitors member usage of services and reviews its service fees each year, ensuring that the competitive environment is assessed, costs associated with particular services are recovered and that fees are kept as simple as possible. Service fees are subject to change from time to time. Notice of any deposit account or account-related fee changes or new fees associated with deposit accounts will be provided at least 60 days in advance of the effective date. The Credit Union reserves the right to adjust Lending fees at any time without notice.

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