



SERVICE FEE BULLETIN
Chequing Accounts
January 1, 2018

	<i>Limitless Chequing Account</i>	<i>Limitless 60 Chequing Account (age 60+)</i>	<i>Limitless Student Chequing Account (to age 25)</i>	<i>A-La-Carte Chequing Account</i>	<i>US Convenience Chequing Account</i>	<i>MertLine, AdvantageLine, StudentLine Accounts</i>
Monthly fee	\$8.95	\$0.00	\$0.00	n/a	\$2.00	n/a
Minimum monthly balance for monthly fee exemption	\$3,000	n/a	n/a	n/a	n/a	n/a
Monthly debit transaction limit included with account <i>(transaction fees below apply once exceeded)</i>	unlimited	unlimited	unlimited	0	2	5
Interest calculated	minimum monthly balance	minimum monthly balance	minimum monthly balance	minimum monthly balance	n/a	n/a
Full Serve Transaction Fees <i>(staff-assisted)</i>						
<i>Account withdrawal or transfer</i>	\$0.00	\$0.00	\$0.00	\$1.00	\$0.75	\$1.25
<i>Bill payment</i>	\$0.00	\$0.00	\$0.00	\$1.00	\$0.75	\$1.25
<i>Cheque forms</i>	From \$40.00— see style list	FREE— see style list	FREE— see style list	From \$40.00— see style list	From \$40.00— see style list	From \$40.00— see style list
Self Serve Transaction Fees <i>(automated & online/phone banking)</i>						
<i>Cheques</i>	\$0.00	\$0.00	\$0.00	\$1.00	\$0.75	\$1.25
<i>Pre-authorized payment (PAP)</i>	\$0.00	\$0.00	\$0.00	\$1.00	\$0.75	\$1.25
<i>Online/telephone account transfer</i>	\$0.00	\$0.00	\$0.00	\$1.00	\$0.75	\$1.25
<i>Online/telephone bill payment</i>	\$0.00	\$0.00	\$0.00	\$1.00	\$0.75	\$1.25
<i>Interac® Direct Payment and ACCEL® (US)</i>	\$0.00	\$0.00	\$0.00	\$1.00	n/a	n/a
<i>Tandia & THE EXCHANGE NETWORK ABMs</i>	\$0.00	\$0.00	\$0.00	\$1.00	n/a	\$1.25
Additional Fees <i>(not included in chequing plans or savings accounts)</i>						
<i>Interac® ABM</i>	\$1.50	\$1.50	\$1.50	\$1.50	n/a	\$1.50
<i>U.S. & International ABM</i>	\$3.00	\$3.00	\$3.00	\$3.00	n/a	n/a
<i>Monthly paper statement fee (includes cheque images)</i>	\$2.00	\$0.00	\$2.00	\$2.00	\$2.00	\$2.00
<i>Monthly Overdraft Protection activation (Charged when used)</i>	\$4.00 + interest	\$4.00 + interest	\$4.00 + interest	\$4.00 + interest	n/a	n/a
<i>Me2Me Transfer</i>	\$0.00	\$0.00	\$0.00	\$0.00	n/a	n/a
<i>Interac® e-Transfer</i>	\$1.25	\$1.25	\$1.25	\$1.25	n/a	\$1.25
<i>Western Union® Money Transfer via Interac® e-Transfer</i>	1% + \$9.00	1% + \$9.00	1% + \$9.00	1% + \$9.00	n/a	1% + \$9.00

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.