

## Service Fees - Personal Savings Accounts<sup>1</sup>

effective December 5, 2018



SAVINGS ACCOUNTS							
US Daily Interest Savings <sup>2</sup>	Tiered Interest Savings <sup>3</sup>	YouthSavers Account <sup>4</sup>	Smart Savings	Smart Savings TFSA	eVest Savings Account	eVest TFSA	eVest RRSP

### FEES AND INTEREST

Monthly interest calculation <sup>5</sup>	CDB	CDB	CDB	CDB	CDB	CDB	CDB	CDB
Debit transactions included <sup>6</sup>	2	1	0	1 FREE full serve	1 FREE full serve	Unlimited self serve	Unlimited self serve	—

### FULL SERVE TRANSACTIONS (staff-assisted)

Withdrawal or transfer	\$1.25	\$1.50	FREE	\$5.00	\$5.00	—	—	FREE
Bill payment	—	\$1.50	FREE	\$5.00	—	—	—	—

### SELF SERVE TRANSACTIONS (automated & online/mobile/telephone banking)

Pre-authorized debit (PAD)	<b>\$1.25</b>	\$1.50	—	\$5.00	—	—	—	—
Account transfer	—	\$1.50	FREE	FREE	\$5.00	FREE	FREE	—
Bill payment	—	\$1.50	FREE	\$5.00	—	—	—	—
Interac® Debit	—	\$1.50	\$0.25	\$5.00	—	\$5.00	—	—
Interac® Online	—	\$1.50	\$0.25	\$5.00	—	\$5.00	—	—
Interac® e-Transfer <sup>7</sup>	—	<b>\$1.50</b>	<b>\$0.75</b>	\$5.00	—	\$5.00	—	—
Tandia ATMs	—	\$1.50	\$0.75	\$5.00	—	\$5.00	—	—
The EXCHANGE® Network ATMs	—	\$1.50	\$0.75	\$5.00	—	\$5.00	—	—
Interac® ABM <sup>8</sup>	—	<b>\$2.00</b>	<b>\$2.00</b>	\$5.00	—	\$5.00	—	—
US and International ABM	—	\$3.00	\$3.00	\$5.00	—	\$5.00	—	—

PLEASE REFER TO ACCOUNT RELATED FEES & OTHER SERVICES FOR ADDITIONAL APPLICABLE FEES

<sup>1</sup> Service Fees on Personal Savings Accounts are subject to change with 60 days advanced notice; HST included.

<sup>2</sup> US Daily Interest Savings fees are in US funds.

<sup>3</sup> Tiered Interest Savings fees are the same for (grandfathered) Regular Savings accounts.

<sup>4</sup> YouthSavers Account is for members age 5 - 17 with parental consent.

<sup>5</sup> CDB: Interest is calculated on the closing daily balance and paid monthly.

<sup>6</sup> Debit transactions included unless otherwise noted are withdrawals, transfers, bill payments, PADs, Interac Debit, Interac Online and Interac e-Transfer.

<sup>7</sup> Interac® e-Transfer fee includes both Send Money (applied immediately) and Request Money (applied when fulfilled).

<sup>8</sup> Interac® ABM fee does not include fees charged by other financial institutions or independent ATM owners for the use of their ATM.

To avoid being charged extra fees, use Tandia ATMs or those listed on

**The EXCHANGE Network®.**

Tandia Financial Credit Union operating as Tandia™.

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