



**SERVICE FEE BULLETIN**  
**Savings Accounts**  
**January 1, 2018**

	<i>Regular Savings</i> <i>discontinued 12/01/05</i>	<i>Tiered Interest Savings</i> <i>daily interest</i>	<i>US Daily Interest Savings</i>	<i>YouthSavers Account</i>	<i>Smart Savings</i> <i>high interest</i>	<i>Smart Savings TFSA</i>	<i>NEW eVest Account</i> <i>July 2017</i>	<i>NEW eVest TFSA</i> <i>December 2017</i>	<i>NEW eVest RRSP</i> <i>December 2017</i>
<b>Monthly debit transaction limit</b> included with account ( <i>transaction fees below apply once exceeded</i> )	<b>1</b> (excludes Interac® POS)	<b>1</b> (excludes Interac® POS)	2	unlimited	1 free full-serve debit transaction	1 free full-serve debit transaction	unlimited online self-serve transfers	unlimited online self-serve transfers	n/a
<b>Interest calculated</b>	minimum monthly balance	closing daily balance	closing daily balance	closing daily balance	closing daily balance	closing daily balance	closing daily balance	closing daily balance	closing daily balance
<b>Full Serve Debit Transaction Fees</b> ( <i>staff-assisted</i> )									
<i>Account withdrawal or transfer</i>	<b>\$1.50</b>	<b>\$1.50</b>	<b>\$1.25</b>	<b>\$0.00</b>	<b>\$5.00</b>	<b>\$5.00</b>	n/a	n/a	<b>\$0.00</b>
<i>Bill payment</i>	<b>\$1.50</b>	<b>\$1.50</b>	n/a	<b>\$0.00</b>	<b>\$5.00</b>	n/a	n/a	n/a	n/a
<b>Self Serve Debit Transaction Fees</b> ( <i>automated &amp; online</i> )									
<i>Pre-authorized payment (PAP)</i>	\$1.50	\$1.50	n/a	n/a	\$5.00	n/a	n/a	n/a	n/a
<i>Online/telephone account transfer</i>	\$1.50	\$1.50	n/a	\$0.00	\$0.00	<b>\$0.00</b>	\$0.00	<b>\$0.00</b>	n/a
<i>Online/telephone bill payment</i>	\$1.50	\$1.50	n/a	\$0.00	\$5.00	n/a	n/a	n/a	n/a
<i>Interac® Direct Payment and ACCEL® (US)</i>	\$1.50	\$1.50	n/a	\$0.25	\$5.00	n/a	\$5.00	n/a	n/a
<i>Tandia &amp; THE EXCHANGE NETWORK ABMs</i>	\$1.50	\$1.50	n/a	\$0.75	\$5.00	n/a	\$5.00	n/a	n/a
<b>Additional Debit Fees</b> ( <i>not included in savings accounts</i> )									
<i>Interac® ABM</i>	<b>\$1.50</b>	<b>\$1.50</b>	n/a	<b>\$1.50</b>	<b>\$5.00</b>	n/a	<b>\$5.00</b>	n/a	n/a
<i>U.S. &amp; International ABM</i>	<b>\$3.00</b>	n/a	n/a	<b>\$3.00</b>	<b>\$5.00</b>	n/a	<b>\$5.00</b>	n/a	n/a
<i>Me2Me Transfer</i>	<b>\$0.00</b>	<b>\$0.00</b>	n/a	n/a	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	n/a
<i>Interac e-Transfer®</i>	<b>\$1.25</b>	<b>\$1.25</b>	n/a	n/a	<b>\$5.00</b>	n/a	<b>\$5.00</b>	<b>\$5.00</b>	n/a
<i>Western Union® Money Transfers via Interac e-Transfer®</i>	<b>1% + \$9.00</b>	<b>1% + \$9.00</b>	n/a	n/a	<b>1% + \$9.00</b>	n/a	<b>1% + \$9.00</b>	n/a	n/a

**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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