

Service Fees - Personal Savings Accounts¹

effective January 1st, 2025



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

FEES AND INTEREST

Monthly interest calculation ⁵	CDB	CDB	CDB	CDB	CDB	CDB	CDB	CDB
Debit transactions included ⁶	2	1	0	1 FREE full serve	1 FREE full serve	Unlimited self serve	Unlimited self serve	—
Monthly paper statement ⁹	\$2.50	\$2.50	eStatement only	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50

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)	\$1.25	\$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® e-Transfer ⁷	—	\$1.50	\$0.75	\$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 ⁸	—	\$2.00	\$2.00	\$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

*The DirecTCU Investment eSavings and DirecTCU TFSA Investment eSavings are grandfathered DirecTCU accounts and are no longer available.

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

² US Daily Interest Savings fees are in US funds.

³ Tiered Interest Savings fees are the same for (grandfathered) Regular Savings accounts.

⁴ YouthSavers Account is for members age 5 - 17 with parental consent.

⁵ CDB: Interest is calculated on the closing daily balance and paid monthly.

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

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

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

⁹ Monthly paper statement fee is applied after each month-end on chequing account statements only; eStatements are free.

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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