

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

effective January 1st, 2025



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	—
Monthly paper statement <sup>9</sup>	\$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 <sup>7</sup>	—	\$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 <sup>8</sup>	—	\$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 DirectTCU Investment eSavings and DirectTCU TFSA Investment eSavings are grandfathered DirectTCU accounts and are no longer available.

<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.

<sup>9</sup>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®](#).

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