

## Transaction Fees

### PERSONAL CHEQUING ACCOUNTS

Withdrawal/transfer – in-branch	\$0.80
Cheque	\$0.80
Pre-authorized payment	\$0.80
Withdrawal/transfer/inquiry/decline – KCU or THE EXCHANGE® Network ATM	\$0.70
Transfer – online/mobile/telephone	\$0.70
Interac®/Accel® POS – successful/declined/credit	\$0.70
Bill payment – online/mobile/telephone	\$0.70
Bill payment – in-branch/Contact Centre	\$2.00

### US DOLLAR ACCOUNT

Withdrawal/transfer – in-branch	\$1.00
Cheque	\$1.00

### SAVINGS ACCOUNT

These fees apply to transactions in excess of two free debits each month.

Withdrawal/transfer – in-branch	\$1.00
Pre-authorized payment	\$1.00
Withdrawal/transfer/inquiry/decline – KCU or THE EXCHANGE® Network ATM	\$1.00
Transfer – online/mobile/telephone	\$1.00
Interac®/Accel® POS – successful/declined/credit	\$1.00
Bill payment – online/mobile/telephone	\$1.00
Bill payment – in-branch/Contact Centre	\$2.00

### HIGH INTEREST SAVINGS ACCOUNT

Fees apply in excess of one free withdrawal each month.

Withdrawal – in-branch	\$5.00
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### ATM NETWORK

Interac® ATM withdrawal plus applicable ATM fee	\$1.50
Cirrus® Network ATM withdrawal (U.S./International) plus applicable ATM fee	\$3.00

## 5 Great Reasons to use Online Banking

### 1. Saves time

All you need is an internet connection and you can do your day-to-day banking anytime... no travel, no waiting.

### 2. Saves money

Online banking and e-statements are free, and day-to-day transaction fees are lower.

### 3. Helps you stay on track

You can monitor your accounts 24/7. Checking your accounts often is a great way to spot any unusual activity.

### 4. Pay bills, transfer funds, and deposit cheques quickly and easily

You can pay your bills on time and transfer funds in a snap. Plus, our mobile app lets you deposit a cheque by simply taking a picture of it!

### 5. Vote in the Board of Directors elections

All votes for the Board of Directors election are cast via online banking.

### Want to sign up for Online Banking?

You can do so by visiting a branch or calling our Contact Centre at 1-855-670-0510.

### CONTACT US

In Peterborough: (705) 743-9966

Contact Centre: 1-855-670-0510

Anywhere in North America toll-free: 1-888-743-9966

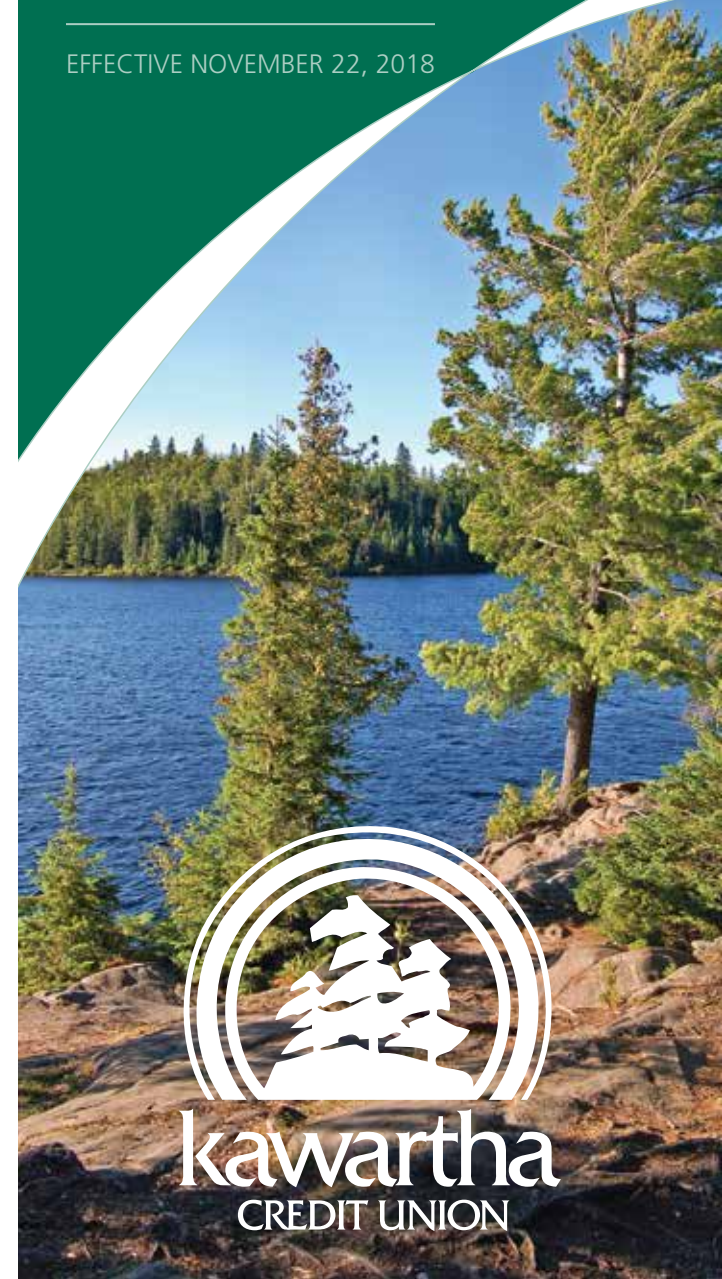
Or visit us online at [www.kawarthacu.com](http://www.kawarthacu.com)



**kawartha**  
CREDIT UNION

# Personal Accounts & Packages

EFFECTIVE NOVEMBER 22, 2018





	CHEQUING					US	SAVINGS	
	Pay As You Go	Essentials Package	Convenience Package	Complete Package	Breakfree Package	US Dollar Account	Savings Account	High Interest Savings Account
Perfect if...	You are an occasional user.	You are an active user who doesn't want to count transactions.	You are an active user who doesn't want to count transactions and routinely uses Interac® ATM withdrawals.	You are an active user who doesn't want to count transactions, routinely uses Interac® ATM and wants a full suite of services.	You are under 26 years of age.	You need access to US funds often and want to avoid fluctuating exchange rates.	You are looking to set aside money for upcoming purchases or expenses.	You are looking to save money monthly which will help you earn a bonus interest rate.
Monthly fee	Free	\$8 \$3 members 60+	\$13 \$8 members 60+	\$25 \$15 members 60+	Free			
Minimum balance to waive monthly fee*	N/A	\$2,000	\$3,000	\$5,000	N/A			
Day-to-day transactions	Pay per transaction	Unlimited				Pay per transaction	2 free debits per month, then pay per transaction	Pay per transaction
In-branch bill payment	Pay per transaction	Pay per transaction. 2 free for members 60+	Unlimited			N/A	Pay per transaction	N/A
Interac® ATM withdrawals	Pay per transaction		Unlimited**			N/A	Pay per transaction	N/A
Interac® e-Transfer	Pay per transaction			Unlimited	Pay per transaction	N/A	Pay per transaction	N/A
Personalized cheques	At cost			Included	At cost	At cost	N/A	N/A
Additional services	Pay per transaction			Included***	Pay per transaction			
Monthly paper statement	\$2 per combined statement			Included	\$2 (Included for members 18 and under)	\$2 per combined statement		
e-statement (online)	Free							

\*Your monthly fee is waived if you keep the minimum required balance throughout the month. \*\*Only the fee charged by Kawartha Credit Union is waived. A surcharge by the ATM provider may apply.

\*\*\*Includes: Cirrus® Network ATM withdrawals (U.S./International), certified cheques, official cheques, and coverdraft fees.

## DAY-TO-DAY TRANSACTIONS INCLUDED IN A PACKAGE

- Cheques
- Withdrawals/transfers/inquiries/declines – KCU and THE EXCHANGE® Network ATM
- Bill payments – online/mobile/telephone
- Pre-authorized payments
- Withdrawals – in-branch
- Transfers – in-branch/online/mobile/telephone
- Interac®/Accel® POS – successful/declined/credit
- Deposits – in-branch/ATM/mobile/electronic