

# FLEXIBLE BANKING PACKAGES



EVERYONE HAS DIFFERENT NEEDS IN A BANKING PACKAGE. WHICH ONE OF OUR PACKAGES BEST FITS YOU?

Effective August 1, 2015

	CHEQUING								SAVINGS	
	BASIC	VALUE	UNLIMITED	GOOD LIFE	YOUTH START <sup>6</sup>	STUDENT LIFE	PAY AS YOU GO	U.S. DOLLAR CHEQUING	DAILY INTEREST	INVESTMENT SAVINGS
	Low volume user	Medium volume user	Unlimited transactions for one monthly fee	Age 59+	Age 18 or under	Post-secondary student	Occasional user	US Travel or buy goods in USD	Flexible and convenient	Higher interest rate
Monthly Fee	\$4 <sup>2</sup>	\$9	\$16	Free	Free	Free	Free	Free	Free	Free
Day-to-day transactions <sup>1</sup>	20	35	Unlimited		30	Unlimited	Pay per use	2 Free per month <sup>3</sup>	2 Free per month	*1 Free per month
Interac <sup>®</sup> ATM withdrawals <sup>4</sup>	\$1.90		2 Free per month	\$1.90		2 Free per month	\$1.90	NA	\$1.90	
Interac <sup>®</sup> e-Transfer	\$1.25		2 Free per month	\$1.25		2 Free per month	\$1.25	NA	\$1.25	
Bank Drafts & Certified Cheques	Bank Draft \$7.50 Certified Cheque \$10		1 Free Bank Draft or Certified Cheque per month			Bank Draft \$7.50 Certified Cheque \$10				
All-in-One <sup>®</sup> Statement	Your choice of Monthly, Quarterly, Semi-Annual or Annual Statements						\$1	\$1 per statement if no Canadian Chequing account with plan		
eStatements	Free									
Cheque Images in Statements	\$2	Free			\$2			NA		
Personalized Cheques <sup>5</sup>	Cost	One order of 50 per calendar year			Cost			NA		
One-signature American Express <sup>®</sup> Travellers Cheques	\$5	Free			\$5			\$5		

<sup>1</sup>Fees apply to transactions above your package limit and applied in the currency of your account. \*Exceptions apply to Investment Savings Account – 1 free debit transaction per month, fee of \$2.50 applies for additional debit transactions. <sup>2</sup>Monthly fee is waived if you keep a minimum daily closing balance of \$1,000 throughout the month. <sup>3</sup>Additional day-to-day fees (after 2 free per month) are waived on US dollar chequing accounts if you keep a minimum daily closing balance of \$1,000 throughout the month. <sup>4</sup>Only the fee normally charged by Alterna is waived. A surcharge by the ATM provider may apply. <sup>5</sup>Limited styles, excludes US cheques. <sup>6</sup>Youth Start Banking Package is also available on the Daily Interest Savings Account.

## DAY-TO-DAY TRANSACTION TYPES INCLUDED IN A BANKING PACKAGE

- Deposits
- Cheques
- Pre-authorized payments
- Debit card payments (point of sale)
- Alterna and THE EXCHANGE<sup>®</sup> Network ATM withdrawals and transfers
- Withdrawals (In-branch, Online, Mobile and Telephone Banking)
- Bill payments (In-branch, Online, Mobile and Telephone Banking)
- Transfers (In-branch, Online, Mobile and Telephone banking)

Transfers to credit products and Term Deposits are free. Transfers from a Daily Interest Savings to another Daily Interest Savings or to an Investment Savings Account are free. Transfers between US Dollar accounts or to US Dollar Term Deposits are free. Refer Day-to-Day Transactions on page 2 for a break out of day-to-day fees.

## PERSONAL SERVICE FEES

### DAY-TO-DAY TRANSACTIONS

These fees apply to Pay As You Go usage and transactions in excess of monthly package limits.

In-branch withdrawal/transfer	\$0.80
Cheque writing	\$0.80
Pre-Authorized Payment / Debit (PAP / PAD)	\$0.80
Interac® Debit	\$0.80
CO-OP® and ACCEL® Network Debit Payment (US)	\$0.80
Online, mobile or telephone banking transfer	\$0.80
Me to Me Transfer	\$0.80
Bill payment	\$0.80
Alterna and THE EXCHANGE® Network ATM withdrawal or transfer	\$0.80

### INTERAC® E-TRANSFER SERVICE

Send Interac® e-Transfer	\$1.25
Receive Interac® e-Transfer	Free

### OTHER ATM NETWORKS

These are network fees. An additional surcharge may be levied by the institution that owns the ATM.

Interac® ATM withdrawal	\$1.90
CO-OP®, ACCEL® and Cirrus® US ATM withdrawals	\$3.00
Cirrus® International ATM withdrawal	\$5.00

### TRAVELLERS CHEQUES & FOREIGN CURRENCY

Travellers Cheque orders	\$5.00
Sell currency to member/client (US\$ fee exempt)	\$2.00
Buy currency from member/client (US\$ fee exempt)	\$2.00
Buy/Sell currency to non-client	\$5.00
Shipping fee added to buy/sell transactions under \$250	\$5.00
Foreign currency cheque drawn on Canadian dollar account	\$15.00
Deposit of foreign currency cheque to Canadian dollar account	Cost

### ACCOUNT INFORMATION

All-in-One statement (per statement)	\$1.00
Statement Reprint & Interim Statement	\$3.25
Cheque images in Statements	\$2.00
ATM inquiry	\$5.00
Letter of good standing	\$10.00
Loan, interest or misc. letter	\$10.00
Search for items, cheques, deposits, names, accounts, vouchers and certified true copy of transaction images	Less than 90 days \$5.00/item Greater than 90 days \$10.00/item Multiple items or lengthy searches \$40.00/hr, minimum \$20.00
Copy of official account history statement(s)	Less than 90 days \$5.00/mth; Greater than 90 days \$10.00/mth
Bank Confirmation (audit certificates)	Minimum \$25.00 each; Detailed \$40.00/hr
Bill Payment Trace Request	Cost (min \$15.00)

### CHEQUES

Counter cheque (per item)	\$1.50
Certified cheque member/client request	\$10.00
Certified cheque non-member/non-client request	\$15.00
Holding post-dated cheque (per item)	\$2.50
Using non-MICR encoded cheque	\$4.50
Incorrectly encoded pre-authorized credit	\$10.00
Late Deposit	\$10.00
NSF cheque (includes current and future-dated cheques & bill payments and electronic funds transfers)	\$42.50
Personalized cheque order	Cost
Bank draft	\$7.50
Stop Payment - full trace details provided	\$12.00
Stop Payment - incomplete trace details provided	\$15.00

### WIRES

Incoming (additional fees may be charged by other parties involved)	\$10.00
Outgoing	\$30.00
Outgoing: Inquiries/tracing/cancellation/amendment	\$25.00

### MISCELLANEOUS

Safety Deposit Box	
• Rental (varies by size)	\$35.00 - \$220.00 plus tax
• Drilling	Cost
• Key replacement	\$25.00/key plus tax
Inactive Account	
2 yrs to 4 yrs	\$20.00 per year
5 yrs to 8 yrs	\$30.00 per year
9 yrs	\$40.00
Account closed within 90 days of opening	\$25.00
Chargebacks	\$5.00
Courier	Cost
Registered mail	Cost
RRSP withdrawal	\$25.00
Transfer of registered plan to another institution (incl. RRSP, RRIF, TFSA)	\$50.00
Transfer of account to another institution	\$20.00
Item sent on Collection	\$30.00
Item received on Collection	\$25.00
PAD origination trace/recall	\$12.00
Manual transfer to cover cheque/PAD	\$5.00
ATM debit/credit adjustment notice	\$2.00
Municipal property tax payment	Cost

### CREDIT PRODUCTS

Overdraft protection	\$2.50 per month
Mortgage re-advancement	\$200.00
Mortgage discharge	\$230.00
Transfer of mortgage to another financial institution	\$230.00
Interim financing	
Letter of credit	1% of limit, \$50.00 minimum

**Alterna Savings** 1.877.560.0100  
**alterna.ca**

Alterna refers to Alterna Savings and Credit Union Limited ("Alterna Savings") and its wholly owned subsidiary CS Alterna Bank ("Alterna Bank")

Fees on US accounts will be charged in US funds