

FLEXIBLE ACCOUNT PACKAGES



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

Effective May 1, 2017

	CHEQUING								SAVINGS	
	BASIC	VALUE	UNLIMITED	GOOD LIFE	YOUTH START ⁶	STUDENT LIFE	PAY AS YOU GO	U.S. DOLLAR CHEQUING	DAILY INTEREST SAVINGS	INVESTMENT SAVINGS
	Low volume user	Medium volume user	Unlimited day-to-day transactions for one monthly fee	Age 59+	Age 18 and under	Post-secondary student	Occasional user	US Travel or buy goods in US Dollars	Flexible and convenient	Higher interest
Monthly Fee	\$4 ²	\$10	\$14	Free				Free		
Day-to-day transactions ¹	20	35	Unlimited		30	Unlimited	Pay per use	2 Free per month ³	2 Free per month	*1 Free per month
Interac [®] ATM withdrawals ⁴	\$1.90		1 Free month ⁷	\$1.90		2 Free per month	\$1.90	NA	\$1.90	
Interac e-Transfer [®]	\$1.25		2 Free per month ⁷	\$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 [®] Statement	\$1.50 per statement			Free		\$1.50 per statement		\$1.50 per statement if no Canadian Chequing account with package		
eStatements	Free									
Cheque Images in Statements	\$2	Free			\$2			NA		
Personalized Cheques ⁵	Cost	One order of 50 per calendar year			Cost			NA		
One-signature American Express [®] Travellers Cheques	\$5	Free			\$5			\$5		

¹Fees 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. ²Monthly fee is waived if you keep a minimum daily closing balance of \$1,000 throughout the month. ³Additional 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. ⁴Only the fee normally charged by Alterna is waived. A surcharge by the ATM provider may apply. ⁵Limited styles, excludes US cheques. ⁶Youth Start Banking Package is also available on the Daily Interest Savings Account. ⁷Free if you keep a minimum daily closing balance of \$1,500 throughout the month.

DAY-TO-DAY TRANSACTIONS INCLUDED IN A PACKAGE

- Cheques
- Pre-authorized payments
- Debit card payments (point of sale)
- Alterna, ACCULINK[®] and THE EXCHANGE[®] Network ATM withdrawals and transfers
- In-branch withdrawals
- Bill payments (In-branch, Online, Mobile and Telephone)
- Transfers (In-branch, Online, Mobile and Telephone)

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. Deposits do not count as day-to-day transactions. Please refer to Day-to-Day Transactions on the following page 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	\$0.90
Cheque writing	\$0.90
Pre-Authorized Payment / Debit (PAP / PAD)	\$0.90
Bill Payment	\$0.90
Interac® Debit (Point of Sale)	\$0.90
Online, Mobile, or Telephone transfer	\$0.90
Me to Me Transfer	\$0.90
Alterna, ACCULINK® and THE EXCHANGE® Network ATM withdrawal or transfer	\$0.90
ACCEL® and Maestro® Debit Payment (US & International)	\$0.90

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
ACCEL®, Cirrus® and Maestro® US ATM withdrawals	\$3.00
Cirrus® and Maestro® International ATM withdrawals	\$5.00

TRAVELLERS CHEQUES & FOREIGN CURRENCY

Travellers Cheque orders	\$5.00
Sell currency to member (US\$ fee exempt)	\$2.00
Buy currency from member (US\$ fee exempt)	\$2.00
Buy/Sell currency to non-member	\$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)	\$1.50
eStatement	Free
Statement Reprint & Interim Statement	\$3.25
Cheque images included 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/mnth Greater than 90 days \$10.00/mnth
Bank Confirmation (audit certificates)	Minimum \$25.00 each; Detailed \$40.00/hr
Bill Payment Trace Request	Cost (min \$15.00)

CHEQUES

Deposit Anywhere™	Free
Certified Cheque member request	\$10.00
Certified Cheque non-member request	\$15.00
Bank Draft	\$7.50
Stop Payment – Full trace details provided	\$12.00
Stop Payment – Incomplete trace details provided	\$15.00
NSF Cheque (includes current and future-dated cheques & bill payments, electronic funds transfers and credit payments)	\$45.00
Late Deposit	\$10.00
Holding post-dated cheque	\$2.50 per item
Incorrectly encoded pre-authorized credit	\$10.00
Using non-MICR encoded cheque	\$4.50
Counter Cheque	\$1.50 per item
Personalized Cheque Order	Cost

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	Cost
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
RSP Withdrawal	\$25.00
Transfer of a registered plan to another institution (incl. TFSA, RSP, RIF)	\$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	Cost
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 Dollar accounts will be charged in US funds.
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