

Transaction Fees

PERSONAL CHEQUING ACCOUNTS

Withdrawal/transfer – in-branch	\$1.00
Cheque cleared	\$1.00
Preauthorized debit (external withdrawal)	\$1.00
Withdrawal/transfer/inquiry at KCU or EXCHANGE Network ATM	\$1.00
Transfer – online/mobile/telephone	\$1.00
Point of sale or online debit/credit	\$1.00
Bill payment – online/mobile/telephone	\$1.00
Bill payment – in-branch/Contact Centre	\$1.50

US DOLLAR ACCOUNT (USD)

US Dollar account - monthly fee	USD \$2.00
Withdrawal/transfer – in-branch	USD \$1.00
Cheque cleared	USD \$1.00
Preauthorized debit (external withdrawal)	USD \$1.00

SAVINGS ACCOUNT

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

Withdrawal/transfer – in-branch	\$2.00
Preauthorized debit (external withdrawal)	\$1.50
Withdrawal/transfer/inquiry at KCU or EXCHANGE Network ATM	\$1.50
Transfer – online/mobile/telephone	\$1.50
Point of sale or online debit/credit	\$1.50
Bill payment – online/mobile/telephone	\$1.50
Bill payment – in-branch/Contact Centre (not included in the 2 free debits per month)	\$2.00

HIGH INTEREST SAVINGS ACCOUNT

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

Non-Registered and TFSA Withdrawal

Contact Centre/in-branch/online/mobile/ telephone/ATM	\$5.00
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Premium Non-Registered and TFSA Withdrawal

Contact Centre/in-branch/online/mobile/ telephone/ATM	\$7.50
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ATM/OTHER

Canadian Non-Exchange Network ATM withdrawal (Interac® ATM)	\$2.00 [†]
U.S./International Non-Exchange Network ATM withdrawal	\$5.00 [†]
Replacement debit card	\$5.00
Debit card foreign transaction fee	2.5% ^{††}

5 great reasons to use online and mobile banking

1. Saves time

All you need is an internet connection and you can do your day to day banking at your convenience... 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

Voting for our Board of Directors election is conducted through 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

Toll-free anywhere in North America: 1-888-743-9966

Or visit us online at www.kawarthacu.com



[†]Plus applicable ATM fee

^{††}Applies to the total value of the foreign currency transaction

Personal Accounts & Packages

Effective October 1, 2023



Banking in your best interest



	CHEQUING					SAVINGS		USD
	Pay As You Go	Essentials Package	Convenience Package	Complete Package	Breakfree Package	Savings Account	High Interest Savings Account	US Chequing (USD Account)
Perfect if...	You are an occasional user.	You are an active "self serve" user who prefers to do your own transactions.	You are an active user who routinely uses e-Transfers.	You are an active user who routinely uses an ATM and wants a full suite of services.	You are under 26 years of age.	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.	You need access to US funds often and want to avoid fluctuating exchange rates.
Monthly fee	N/A	\$10 \$5 members 60+	\$15 \$10 members 60+	\$27 \$17 members 60+	N/A	N/A		\$2.00 USD
Minimum balance to waive monthly fee*	N/A	\$2,000	\$3,000	\$5,000	N/A			\$1,000 USD
Self-serve transactions	Pay per transaction	Unlimited				2 free transactions regardless of self-serve or in-branch/Contact Centre channels.****		Pay per transaction
In-branch bill payment	Pay per transaction	Pay per transaction. 2 free for members 60+	Unlimited			Pay per transaction	N/A	N/A
In-branch/Contact Centre withdrawal/transfer	Pay per transaction	Pay per transaction. 2 free for members 60+	Unlimited			2 free transactions regardless of self-serve or in-branch/Contact Centre channels.****		Pay per transaction
Interac® ATM withdrawals	Pay per transaction			Unlimited**		Pay per transaction	N/A	N/A
Interac® e-Transfer	Pay per transaction		Unlimited			Pay per transaction	N/A	N/A
Personalized cheques	At cost			Included	At cost	N/A	N/A	At cost
Additional services	Pay per transaction			Included***		Pay per transaction		
Monthly paper statement (free online)	\$2 per combined statement			Included		\$2 (Included for members 18 and under)	\$2 per combined statement	\$2.00 USD
KCU branch ATM	Surcharge-free use of thousands of Exchange Network ATMs (including Kawartha Credit Union branch ATMs) across Canada and the U.S.							N/A

*Your monthly fee is waived if you maintain 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: U.S./International Non-Exchange Network ATM withdrawals, official cheques, and coverdraft/transfer from draw source fees.

****For High Interest Savings Account, self-serve transactions are limited to withdrawals/transfers/inquiries, and deposits.

SELF-SERVE TRANSACTIONS INCLUDED IN A PACKAGE

- Cheques cleared
- Withdrawal/transfer/inquiry at KCU or EXCHANGE Network ATM
- Bill payments – online/mobile/telephone
- Preauthorized debit (external withdrawal)
- Transfers – online/mobile/telephone
- Point of sale or online debit/credit
- Deposits – in-branch/ATM/mobile/electronic