

## Transaction Fees

### PERSONAL CHEQUING ACCOUNTS

Withdrawal/transfer – in-branch	\$1.00
Cheque	\$1.00
Preauthorized debit (external withdrawal)	\$1.00
Withdrawal/transfer/inquiry – KCU or THE EXCHANGE® Network ATM	\$1.00
Transfer – online/mobile/telephone	\$1.00
Interac®/Accel® POS – successful/credit	\$1.00
Bill payment – online/mobile/telephone	\$1.00
Bill payment – in-branch/Contact Centre	\$1.50

### US DOLLAR ACCOUNT (USD)

Withdrawal/transfer – in-branch	USD \$1.00
Cheque	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	\$1.50
Withdrawal/transfer/inquiry – KCU or THE EXCHANGE® Network ATM	\$1.50
Transfer – online/mobile/telephone	\$1.50
Interac®/Accel® POS – successful/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 withdrawals each month.

#### Non-Registered and TFSA Withdrawal

Contact Centre/in-branch/online/mobile/  
telephone/ATM \$5.00

#### Premium Non-Registered and TFSA Withdrawal

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

### 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 and mobile 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

Voting for our Board of Directors election is conducted only 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](http://www.kawarthacu.com)



Strength in members

# Personal Accounts & Packages

Effective August 1, 2020



Strength in members



	CHEQUING					USD	SAVINGS	
	Pay As You Go	Essentials Package	Convenience Package	Complete Package	Breakfree Package	US Chequing (USD Account)	Savings Account	High Interest Savings 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 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	N/A	\$10 \$5 members 60+	\$15 \$10 members 60+	\$27 \$17 members 60+	N/A			
Minimum balance to waive monthly fee*	N/A	\$2,000	\$3,000	\$5,000	N/A			
Self-serve transactions	Pay per transaction	Unlimited				Pay per transaction	2 free transactions regardless of self-serve or in-branch/Contact Centre channels.****	
In-branch bill payment	Pay per transaction	Pay per transaction. 2 free for members 60+	Unlimited			N/A	Pay per transaction	N/A
In-branch/Contact Centre withdrawal/transfer	Pay per transaction	Pay per transaction. 2 free for members 60+	Unlimited			Pay per transaction	2 free transactions regardless of self-serve or in-branch/Contact Centre channels.****	
Interac® ATM withdrawals	Pay per transaction			Unlimited**		N/A	Pay per transaction	N/A
Interac® e-Transfer	Pay per transaction		Unlimited			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 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: Cirrus® Network ATM withdrawals (U.S./International), certified cheques, official cheques, and draws (coverdraft fees).

\*\*\*\*For High Interest Savings Account, self-serve transactions are limited to Withdrawals/transfers/inquiries, Preauthorized debits, Transfers, and Deposits.

## SELF-SERVE TRANSACTIONS INCLUDED IN A PACKAGE

- Cheques
- Withdrawals/transfers/inquiries – KCU and THE EXCHANGE® Network ATM
- Bill payments – online/mobile/telephone
- Preauthorized debit (external withdrawal)
- Transfers – online/mobile/telephone
- Interac®/Accel® POS – successful/credit
- Deposits – in-branch/ATM/mobile/electronic