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 ATM (Kawartha 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	
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 (Kawartha 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	
Fees apply to transactions in excess of two free debits each month.	
High Interest eSavings Account (eHISA) Non-Registered or TFSA withdrawal	$7.50
High Interest Savings Account (HISA) Non-Registered or TFSA withdrawal	$5.00

ATM/OTHER	
Canadian Non-Exchange Network ATM withdrawal (Interac® ATM)	$2.00†
US/International Non-Exchange Network ATM withdrawal	$5.00†
Replacement debit card	$5.00
Debit card foreign transaction fee	2.5%††

†Plus applicable ATM fee
††Applies to the total value of the foreign currency transaction

5 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 and transfer funds in a snap. Plus, our mobile app lets you deposit a cheque simply by 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.

Kawartha Financial Services is a division of Libro Credit Union Limited.

2/26/2026

Personal Accounts & Packages

Effective October 1, 2023



Want to sign up for online banking?
Visit any branch or call our Contact Centre at 1-855-670-0510.

kawartha FINANCIAL SERVICES

kawartha FINANCIAL SERVICES

	CHEQUING					SAVINGS			USD
	Pay As You Go	**Essentials Package**	**Convenience Package**	**Complete Package**	**Breakfree Package**	**Savings Account**	**High Interest Savings Account (HISA)**	**High Interest eSavings Account (eHISA)**	**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 want a savings account with ATM access.	You want a high interest account with access to in-branch transactions.	You are a "self-serve" saver looking to earn higher interest.	You need access to US funds often and want to avoid fluctuating exchange rates.
Monthly fee	N/A	$10 ($5 for ages 60+)	$15 ($10 for ages 60+)	$27 ($17 for ages 60+)	N/A	N/A	N/A	N/A	USD $2
Min. balance to waive monthly fee*	N/A	$2,000	$3,000	$5,000	N/A	N/A	N/A	N/A	USD $1,000
Self-serve transactions	Pay per transaction	Unlimited	Unlimited	Unlimited	Unlimited	2 free transactions††	2 free transactions††	2 free transactions††	Pay per transaction
In-branch bill payment	Pay per transaction	Pay per transaction (2 free for ages 60+)	Unlimited	Unlimited	Unlimited	Pay per transaction	N/A	N/A	N/A
In-branch/Contact Centre withdrawal or transfer	Pay per transaction	Pay per transaction (2 free for ages 60+)	Unlimited	Unlimited	Unlimited	2 free transactions††	2 free transactions††	2 free transactions††	Pay per transaction
Interac® ATM withdrawals	Pay per transaction	Pay per transaction	Pay per transaction	Unlimited**	Unlimited**	Pay per transaction	N/A	N/A	N/A
Interac® e-Transfer	Pay per transaction	Pay per transaction	Unlimited	Unlimited	Unlimited	Pay per transaction	N/A	2 free transactions††	N/A
Personalized cheques	At cost	At cost	At cost	Included	At cost	N/A	N/A	N/A	At cost
Additional services	Pay per transaction	Pay per transaction	Pay per transaction	Included†	Pay per transaction	Pay per transaction	Pay per transaction	Pay per transaction	Pay per transaction
Monthly paper statement†††	$2 per combined statement	$2 per combined statement	$2 per combined statement	Included	$2 (Included for ages 18 and under)	$2 per combined statement	$2 per combined statement	$2 per combined statement	USD $2
Kawartha ATM	Surcharge-free use of thousands of Exchange Network ATMs (including Kawartha branch ATMs) across Canada and the U.S.						N/A	N/A	N/A

**Your monthly fee is waived if you maintain the minimum required balance throughout the month.*
***Only the fee charged by Kawartha Financial Services 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.
†††To opt out of receiving paper statements, please visit your nearest branch or phone our Contact Centre at 1-855-670-0510.

Self-Serve Transactions Included In All Packages

- Cheques cleared
- Withdrawal/transfer/inquiry at Kawartha or Exchange Network ATMs
- Bill payments – online/mobile/telephone
- Preauthorized debit (external withdrawal)
- Transfers – online/mobile/telephone
- Point of sale or online debit/credit
- Deposits – ATM/mobile/electronic
- Free e-Statements