

## Managing YOUR Money

Track, transfer and manage YOUR money, your way.

### Overdraft Protection

Enjoy peace of mind, and avoid the cost of insufficient funds. Apply for Overdraft Protection on YOUR Chequing and related packages.

### YOUR Seniors Discount

You've earned it! That's why we offer customer-owners aged 59 (and better!) the Seniors Discount on YOUR Chequing packages. See the Account Features on the reverse for more detail.

### Record Keeping Options

A convenient alternative is our paperless record keeping options: view or print your statement using MemberDirect® online banking, listen to your recent transactions using TeleService® telephone banking

Monthly statement available with returned cheque images.

## Easy Access to YOUR Money

### Card Access

#### Member Card® Debit Card

Provides a broad range of self-service options: Credit Union ATMs, Inter-Credit Union Service, Interac® Direct Payment and affiliated, ATM networks including the Interac® and PLUS® ATM networks.

#### Mastercard® Credit Card Program

All of our credit cards are accepted worldwide. This convenient payment option allows you to buy now and pay later. With low fees and comparable market rates, you receive a unique package of benefits.

## Self-Service, 24-Hour Access Options

### MemberDirect® online banking

Gives you the freedom to do your banking whenever, wherever you choose; access your accounts 24 hours a day, 7 days a week. With the click of your mouse, view your account, transfer funds and pay all your bills online instantly!

### TeleService® telephone banking

Access your accounts by telephone, 24 hours a day, 7 days a week, with toll-free access from anywhere in North America. 1-800-963-4848.

### Mobile Banking Web Banking

### Interac® Direct Payment

A trouble-free way to make purchases without the hassle or delay of cheque approval.

### Interac® eTransfer

## ATM (EXCHANGE®, Interac®, AccuLink®, PLUS®)

Access your accounts through:

- Credit union affiliated ATM networks (Surcharge-free access to over 4500 AccuLink® and EXCHANGE® ATMs throughout Canada).

- Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world. Surcharge fees may apply.

## Credit Union Assisted Service

### Credit Union Location(s)

Sound advice and convenient service in your neighbourhood.

### ICU Services (Inter-Credit Union Connectivity)

Use every credit union in Atlantic Canada as your own. Services include cash withdrawal, transfers between accounts (including loan and mortgage payments), deposits and balance inquiries. Photo ID and account number required.

## Additional Access

### Pre-authorized Payments and Direct Deposits

No more running to your branch to pay bills or cash cheques!

### Cheque

A straightforward way to manage your finances.

Transaction Fees*	YOUR Chequing	YOUR Savings	YOUR US\$ Chequing (in US funds)	Transaction Fees*	YOUR Chequing	YOUR Savings	YOUR US\$ Chequing (in US funds)
Credit Union ATM Withdrawal	FREE	\$1.00	N/A	Certified Cheque for Customer-owner	\$10.00	N/A	N/A
Credit Union ATM Bill Payment	\$1.50	\$1.50	N/A	Cheque Stop Payment	\$20.00	\$20.00	N/A
EXCHANGE® and Acculink® ATM Withdrawal	free	\$1.00	N/A	Returned NSF Item	\$40.00	\$40.00	N/A
Interac Network (Domestic) ATM Withdrawal	\$1.50	\$1.50	N/A	Single Cheque Search or Image	\$15.00	N/A	N/A
PLUS® Network (International) ATM Withdrawal	\$3.50	\$3.50	N/A	In-Branch Statement	\$2.00	\$2.00	N/A
Globla Payment Mastercard®	\$1.00	N/A	N/A	Monthly Statement		\$2.00	
MemberDirect Online banking inquiry	FREE	FREE	FREE	Monthly Statement with returned cheque image	\$4.00/mth (where available)		
MemberDirect Onling Banking - Transfer	FREE	FREE	N/A	Interac eTransfer®		\$1.50	
MemberDirect Online Banking - Bill Payment	\$1.00	\$1.00	N/A	Cheque - Official		\$5.00	
TeleService® Telephone Banking - Inquiry	FREE	FREE	FREE	Money Order - Canadian		\$7.00	
TeleService® Telephone Banking - Transfer	FREE	FREE	N/A	Travellers Cheques - Canadian		N/A	
TeleService® Telephone Banking - Bill Payment	\$1.00	\$1.00	N/A	Travellers Cheques - US\$		N/A	
Direct Payment Purchase (Member Card)	\$1.00	\$1.00	N/A	Wire Transfers - Canadian		\$30.00 minimum	
Pre-Authorized Payment	\$1.00	\$1.00	N/A	Wire Transfers - US\$ Funds		\$45.00 minimum	
Overdraft Fee	\$7.00	\$7.00	N/A	Safety Deposit Box		N/A	
In-Branch Cash withdrawal	FREE	free	\$1.00				
In-Branch Bill Payment	\$1.50	\$1.50	N/A				
In-Branch Transfer	FREE	FREE	N/A				
Cheque Withdrawal	\$1.00	N/A	N/A				

\* Cost per transaction, unless otherwise noted



**Main Branch (709) 279-3510**

**Marystown (709) 279-3510**  
150-156 McGettigan Boulevard  
PO Box 1115  
Marystown, NL  
709-279-3510

**Hemitage (709) 883-2135**  
246A Main Street  
PO Box 10  
Hermitage, NL  
709-883-2135

**Witless Bay (709) 334-2170**  
2 Deans Road  
PO Box 100  
Witless Bay, NL  
709-334-2170

### ATM Locations

Marystown  
Witless Bay

**ccunl.ca**  
**Mobile: ccunl.ca/m**

Brochure Date: September 2018

# Your Chequing & Savings

Banking options to suit your needs.



With your credit union, you're a customer and an owner. Ownership means a better relationship, where your needs always come first. Giving you the power to take ownership of your financial future.

Your credit union recognizes that every customer-owner has different needs. Our financial services solutions are straightforward, so you can spend more time living your life, and less time planning it.

We offer savings and chequing options to meet your day-to-day financial needs:

**YOUR Savings account** features a competitive interest rate so your money can multiply, and you can reach your savings goals.

**YOUR Chequing options** make managing your money easy. Choose from our range of options so your account reflects what you need to manage your everyday financial activities in an affordable way.

Not sure which account is right for **your day-to-day financial** needs? With competitive fees and our many chequing account options, finding your match is simple.



<p><b>YOUR Package Options:</b> Four options to choose from, based on your unique needs and how you use your accounts. Whether you use electronic access, or prefer the personal touch of credit union service, we offer packages to satisfy your needs. With a package price that offers greater savings for one low monthly fee, it's easy to manage.</p>						
<p><b>YOUR Savings</b> Our tiered savings account combines savings and accessibility.</p> <p><b>Account Features</b></p> <ul style="list-style-type: none"> <li>• Transactions are charged on a per item basis – see reverse for transaction fees</li> <li>• Pays interest at tiered rates:                             <ul style="list-style-type: none"> <li>• \$1 – \$4,999</li> <li>• \$5,000 – \$9,999</li> <li>• \$10,000 – \$24,999</li> <li>• \$25,000 – \$59,999</li> <li>• \$60,000 – \$99,999</li> <li>• \$100,000+</li> </ul> </li> <li>• Interest calculated on daily closing balance, paid monthly</li> <li>• Unlike some institutions that calculate interest for the amount in each tier, we calculate interest based on the rate for the highest tier attained, on the TOTAL balance in your account</li> <li>• Easy access to your money with MemberDirect® online banking, Member Card® Debit Card, TeleService® telephone banking, Inter-Credit Union Services (ICU), pre-authorized payments, direct deposits and in-branch service</li> </ul>	<p><b>YOUR Chequing</b> Ideal for your day-to-day financial needs with pay-as-you-go transaction fees.</p> <p><b>Account Features</b></p> <ul style="list-style-type: none"> <li>• Transactions are charged on a per item basis – see reverse for transaction fees</li> <li>• Combines benefits of chequing and savings with tiered rates</li> <li>• Pays interest at tiered rates:                             <ul style="list-style-type: none"> <li>• \$1 – \$499</li> <li>• \$500 – \$999</li> <li>• \$1,000 – \$2,999</li> <li>• \$3,000 – \$4,999</li> <li>• \$5,000+</li> </ul> </li> <li>• Interest calculated on daily closing balance, paid monthly</li> <li>• Unlike some institutions that calculate interest for the amount in each tier, we calculate interest based on the rate for the highest tier attained, on the TOTAL balance in your account</li> <li>• Easy access to your money with MemberDirect® online banking, Member Card® Debit Card, TeleService® telephone banking, Inter-Credit Union Services (ICU), pre-authorized payments, direct deposits, in-branch service, cheques and statement options</li> <li>• The GLOBAL PAYMENT™ Mastercard® option provides debit card access everywhere Mastercard® is accepted</li> <li>• Overdraft protection available based on approved credit</li> </ul>	<p><b>YOUR Electronic Chequing</b> Transact electronically. You want access to your accounts, anytime, anywhere, using self-service options.</p> <p><b>Account Features</b></p> <ul style="list-style-type: none"> <li>• Electronic transactions for one monthly fee, including:                             <ul style="list-style-type: none"> <li>• Interac® Direct Payment</li> <li>• Credit union affiliated ATM networks (Surcharge-free access to over 4500 AccuLink® and EXCHANGE® ATMs throughout Canada)</li> <li>• MemberDirect® online banking</li> <li>• TeleService® telephone banking</li> <li>• Pre-authorized debits</li> <li>• 10 Interac eTransfers® included</li> </ul> </li> <li>• Per item fee for non-electronic transactions including: in-branch, cheques, and Inter-Credit Union Services (ICU) – see reverse for transaction fees</li> <li>• Overdraft protection available based on approved credit</li> <li>• Pays interest at tiered rates as per the YOUR Chequing account</li> <li>• Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world</li> <li>• Surcharge fees may apply</li> </ul>	<p><b>YOUR Chequing 15</b> Transact a little. You only make a few transactions and want a low monthly fee.</p> <p><b>Account Features</b></p> <ul style="list-style-type: none"> <li>• 15 transactions included for one monthly fee, including:                             <ul style="list-style-type: none"> <li>• Interac® Direct Payment</li> <li>• Credit union affiliated ATM networks (Surcharge-free access to over 4500 AccuLink® and EXCHANGE® ATMs throughout Canada)</li> <li>• MemberDirect® online banking access</li> <li>• TeleService® telephone banking</li> <li>• In-branch Deposits or Withdrawals FREE</li> <li>• Cheques</li> <li>• Pre-authorized debits</li> <li>• Inter-Credit Union Services (ICU)</li> </ul> </li> <li>• Per item fee on excess of 15 transactions – see reverse for transaction fees</li> <li>• Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world. Surcharge fees may apply</li> <li>• Pays interest at tiered rates as per the YOUR Chequing account</li> <li>• Overdraft protection available based on approved credit</li> <li>• Complimentary for Seniors 59+</li> </ul>	<p><b>YOUR Chequing 40</b> Transact a lot. You average one transaction a day, with a few extra on the weekend.</p> <p><b>Account Features</b></p> <ul style="list-style-type: none"> <li>• 40 transactions included for one monthly fee, including:                             <ul style="list-style-type: none"> <li>• Interac® Direct Payment</li> <li>• Credit union affiliated ATM networks (Surcharge-free access to over 4500 AccuLink® and EXCHANGE® ATMs throughout Canada)</li> <li>• MemberDirect® online banking access</li> <li>• TeleService® telephone banking</li> <li>• In-branch Deposits or Withdrawals FREE</li> <li>• Cheques</li> <li>• Pre-authorized debits</li> <li>• Inter-Credit Union Services (ICU)</li> </ul> </li> <li>• Per item fee on excess of 40 transactions – see reverse for transaction fees</li> <li>• Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world. Surcharge fees may apply</li> <li>• 2 Interac® ATM transactions included†</li> <li>• Pays interest at tiered rates as per the YOUR Chequing account</li> <li>• Personalized Cheques, 1 order per year</li> <li>• Overdraft protection available based on approved credit</li> </ul>	<p><b>YOUR Chequing Unlimited</b> Transact without limits. You want the ultimate in convenience, earning power and value-added account features.</p> <p><b>Account Features</b></p> <ul style="list-style-type: none"> <li>• Unlimited transactions included for one monthly fee, including:                             <ul style="list-style-type: none"> <li>• Interac® Direct Payment</li> <li>• Credit union affiliated ATM networks (Surcharge-free access to over 4500 AccuLink® and EXCHANGE® ATMs throughout Canada)</li> <li>• MemberDirect® online banking access</li> <li>• TeleService® telephone banking</li> <li>• In-branch transactions</li> <li>• Cheques</li> <li>• Pre-authorized debits</li> <li>• Inter-Credit Union Services (ICU)</li> <li>• 12 Interac eTransfers® included</li> </ul> </li> <li>• See reverse for transaction fees</li> <li>• 5 Interac® (Canada) ATM transactions included†</li> <li>• 2 PLUS® (International) ATM transactions included†</li> <li>• Pays interest at tiered rates as per the YOUR Chequing account</li> <li>• Personalized Cheques, 1 order per year</li> <li>• Unlimited Stop Payments</li> <li>• Unlimited Certified Cheques</li> <li>• Overdraft protection available based on approved credit</li> </ul>	<p><b>YOUR US\$ Chequing</b> Don't be bound by borders! You want an account to manage YOUR US funds.</p> <p><b>Account Features</b></p> <ul style="list-style-type: none"> <li>• Non-interest bearing with pay-as-you-go transactions – see reverse for transaction fees</li> <li>• Reduce the expense of converting Canadian dollars into US funds and back again</li> <li>• Save on fees by buying US funds when the rates are favourable, rather than waiting for when you travel</li> <li>• Convenient access to YOUR money by visiting your credit union or writing cheques in US dollars. Inquire on YOUR account using TeleService® telephone banking and MemberDirect® online banking</li> <li>• Electronic transactions not available</li> </ul> <p><b>Monthly Fees and Discounts</b> Per item pricing \$3.50 maintenance fee</p>
<p><b>Monthly Fees</b> Price per item</p>	<p><b>Monthly Fees</b> Price per item</p>	<p><b>Monthly Fees and Discounts</b> \$14.00 per month. 25% YOUR Seniors Discount FREE if a \$3000 monthly balance is maintained</p>	<p><b>Monthly Fees and Discounts</b> \$5.00 per month. FREE for Seniors 59+</p>	<p><b>Monthly Fees and Discounts</b> \$10.00 per month. 2 ATM Interac® transactions included 25% YOUR Seniors Discount</p>	<p><b>Monthly Fees and Discounts</b> \$25.00 per month. 25% YOUR Seniors Discount Unlimited stop payments Unlimited certified cheques</p>	



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