



CHEQUING

SIMPLY FREE CHEQUING

E-ALL ACCESS CHEQUING

SIMPLY PLUS CHEQUING

100% LOCAL CHEQUING

HOME FREE CHEQUING

U.S. HYBRID CHEQUING/SAVINGS

TYPE	SELF SERVE	FULL SERVE			SPECIALTY					
FEES AND STANDARD SERVICES										
Monthly Fee	Pay as you go	\$6.95	\$11.95	\$16.95	\$16.95	Pay as you go				
Senior Pricing (59 Plus)		\$4.95	\$6.95	\$8.95						
Student Pricing (Under age 22)		\$4.95	\$6.95	\$8.95						
Minimum Balance Waiver	None	None	\$3,000	\$5,000	None	None				
Printed Statement Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00				
E-statement & Online Cheque Viewing	Free	Free	Free	Free	Free	Free				
Cheque Orders	At current pricing	At current pricing	At current pricing	At current pricing	At current pricing	At current pricing				
Special Features	N/A	N/A	N/A	1% of plan fee collected is donated to 100% local charity	Monthly account fee waived with YNCU mortgage	Tiered monthly interest 2 Free debit transactions/month				
IN BRANCH TRANSACTIONS										
Deposits	Free	Free	Free	Unlimited Free *CDN Bank Drafts Only	Unlimited Free *CDN Bank Drafts Only	Free				
Bill Payments	\$1.00	\$1.00	50 Free In Branch or Self Serve Transactions Monthly (Additional Transactions \$1.00 each)			N/A				
Transfers between YNCU accounts	\$1.00	\$1.00					\$1.00			
Withdrawals	\$1.00	\$1.00	\$1.00			\$1.00				
Bank Drafts	\$7.50	\$7.50	\$7.50			\$7.50				
YNCU SELF SERVE TRANSACTIONS (MOBILE/ATM/WEB/TELEPHONE)										
Deposits	Free	Unlimited Free	Free	Unlimited Free	Unlimited Free	Free				
Bill Payments	12 Free Transactions Monthly (Additional Transactions \$1.00 each)		N/A			50 Free In Branch or Self Serve Transactions Monthly (Additional Transactions \$1.00 each)	N/A			
Transfers								N/A		
Preauthorized Payments									N/A	
Cheques Cleared										\$1.00
Debit Card Purchase (POS)										
ATM Withdrawals	N/A									
Email Money Transfer		Unlimited Free	Unlimited Free	N/A						
ATM ACCESS FEE										
In Canada (Interac®)		\$1.50 for withdrawals at any non-Exchange Network ATM in Canada.					N/A			
Outside Canada		\$3.00 for withdrawals at non-Canadian ATMs					N/A			
ADDITIONAL VALUE ADDED SERVICES										
MemberCard® Buyer Protection and Extended Warranty included FREE with your MemberCard® debit card.										
MasterCard®	Cash Back, Centra Gold, Classic, Flex Rate, Student, Travel Rewards Gold, US Dollar, World (On Approved Credit)			Travel Rewards Gold and World (On Approved Credit)	Cash Back, Centra Gold, Classic, Flex Rate, Student, Travel Rewards Gold, US Dollar, World (On Approved Credit)	US Dollar (On Approved Credit)				