

CHEQUING



SIMPLY FREE CHEQUING

E-ALL ACCESS CHEQUING

SIMPLY PLUS CHEQUING

100% LOCAL CHEQUING

SIMPLY STARTER 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	Free for youth 25 and under, \$6.95 at age 26+	\$16.95	Pay as you go	
Senior Pricing (59 Plus)		\$4.95	\$6.95	\$8.95	N/A			
Youth Pricing (21 and younger)		\$4.95	\$6.95	\$8.95	N/A			
Minimum Balance Waiver	None	None	\$3,000	\$5,000	None	None	None	
Printed Statement Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	
E-statement & Online Cheque Viewing	Free	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	At current pricing	
Special Features	N/A	N/A	N/A	1% of plan fee collected is donated to 100% local charity	N/A	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	Free	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)		\$1.00		\$1.00	N/A
Transfers between YNCU accounts	\$1.00	\$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	Unlimited Free	Free	
Bill Payments	12 Free Transactions Monthly (Additional Transactions \$1.00 each)		50 Free In Branch or Self Serve Transactions Monthly (Additional Transactions \$1.00 each)				N/A	
Transfers							Free	
Preauthorized Payments							N/A	
Cheques Cleared							\$1.00	
Debit Card Purchase (POS)							N/A	
ATM Withdrawals							N/A	
Email Money Transfer							Unlimited Free	Unlimited Free
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								
MasterCard®	Cash Back, Centra Gold, Classic, US Dollar, World (On Approved Credit)			World (On Approved Credit)	Cash Back, Centra Gold, Classic, US Dollar, World (On Approved Credit)		US Dollar (On Approved Credit)	