

# 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		
<b>FEES AND STANDARD SERVICES</b>							
Monthly Fee	Pay as you go	\$7.95	\$12.95	\$18.95	Free for youth 25 and under, \$6.95 at age 26+	\$19.50	Pay as you go
Senior Pricing (59 Plus)		\$5.95	\$7.95	\$11.95	N/A		
Youth Pricing (21 and younger)		\$5.95	\$7.95	\$11.95	N/A		
Minimum Balance Waiver	None	None	\$3,000	\$5,000	None	None	None
Printed Statement Fee	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
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
<b>IN BRANCH TRANSACTIONS</b>							
Deposits	Free	Free	Free	Unlimited Free *CDN Bank Drafts Only	Free	Unlimited Free *CDN Bank Drafts Only	Free
Bill Payments	\$1.25	\$1.25	50 Free In Branch or Self Serve Transactions Monthly (Additional Transactions \$1.00 each)		\$1.25		N/A
Transfers between YNCU accounts	\$1.25	\$1.25			\$1.25		\$1.25
Withdrawals	\$1.25	\$1.25			\$1.25		\$1.25
Bank Drafts	\$8.50	\$8.50	\$8.50		\$8.50		\$8.50
<b>YNCU SELF SERVE TRANSACTIONS (MOBILE/ATM/WEB/TELEPHONE)</b>							
Deposits	Free	Unlimited Free	Free	Unlimited Free	Unlimited Free	Unlimited Free	Free
Email Money Transfer	Unlimited Free		Unlimited Free				N/A
Bill Payments			Free				
Transfers	12 Free Transactions Monthly (Additional Transactions \$1.25 each)		50 Free In Branch or Self Serve Transactions Monthly (Additional Transactions \$1.25 each)				N/A
Preauthorized Payments							\$1.25
Cheques Cleared							N/A
ATM Withdrawals							N/A
Debit Card Purchase (POS)							N/A
International Debit Card Purchase (POS)	2.50% of transaction value	2.50% of transaction value	2.50% of transaction value	2.50% of transaction value	2.50% of transaction value	2.50% of transaction value	N/A
<b>ATM ACCESS FEE</b>							
In Canada (Interac®)	\$2.00 for withdrawals at any non-Exchange Network ATM in Canada.						N/A
Outside Canada	\$3.00 for withdrawals at non-Canadian ATMs						N/A
<b>ADDITIONAL VALUE ADDED SERVICES</b>							
MemberCard® Buyer Protection and Extended Warranty included FREE with your MemberCard® debit card.							
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)