

# SAVINGS



## SIMPLY EVERYDAY SAVINGS

## HIGH INTEREST SAVINGS

## COMBINATION SAVINGS

## U.S. HYBRID CHEQUING/SAVINGS

## EMERGENCY SAVINGS

### FEES AND STANDARD SERVICES

Monthly Fee	Pay as you go	Pay as you go	Pay as you go	Pay as you go	Pay as you go
Youth Pricing (18 and younger)	Transaction fees waived except Interac® and out-of-Canada ATM withdrawal fees	Pay as you go	Pay as you go	Pay as you go	Pay as you go
Minimum Balance Waiver	None	None	None	None	None
Printed Statement Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
E-statement	Free	Free	Free	Free	Free
Minimum balance requirement	None	Lower interest paid on deposit less than \$5,000	Lower interest paid on deposit less than \$5,000	None	None
Interest	Based on posted rate	Tiered, based on posted rate	Tiered, based on posted rate	Based on posted rates	Based on posted rate
Special Features	N/A	1 free debit transaction/month	1 free debit transaction/month	Tiered monthly interest 2 Free debit transactions/month Includes the flexibility of a chequing account	\$15,000 maximum deposit limit

### IN BRANCH TRANSACTIONS

Deposits	Free	Free	Free at offering times only. No deposits during closed period.	Free	Free
Bill Payments	\$1.00	\$2.00	\$2.00	N/A	N/A
Transfers between YNCU accounts	\$1.00	\$2.00	\$2.00	\$1.00	Free
Withdrawals	\$1.00	\$2.00	\$2.00	\$1.00	Free

### YNCU SELF SERVE TRANSACTIONS (MOBILE/ATM/WEB/TELEPHONE)

Deposits	Free	Free	Free at offering times only.	Free	Free
Bill Payments	\$1.00	\$2.00	\$2.00	N/A	N/A
Transfers between YNCU accounts	Free	\$2.00	\$2.00	Free	Free
Preauthorized Payments	\$1.00	\$2.00	Not available	N/A	N/A
Debit Card Purchase (POS)	\$1.00	\$2.00	Not available	N/A	N/A
ATM Withdrawals	\$1.00	\$2.00	Not available	N/A	N/A
Email Money Transfer	\$1.25	\$2.00	Not available	N/A	N/A

### ATM ACCESS FEE

In Canada (Interac®)	\$1.50 for withdrawals at any non-Exchange Network ATM in Canada.			N/A	N/A
Outside Canada	\$3.00 for withdrawals at non-Canadian ATMs			N/A	N/A

### ADDITIONAL VALUE ADDED SERVICES

MemberCard® Buyer Protection and Extended Warranty included FREE with your MemberCard® debit card.

N/A