



SAVINGS

SIMPLY EVERYDAY SAVINGS

HIGH INTEREST SAVINGS

COMBINATION SAVINGS

U.S. HYBRID CHEQUING/SAVINGS

FEES AND STANDARD SERVICES

Monthly Fee	Pay as you go	Pay as you go	Pay as you go	Pay as you go
Senior Pricing (59 Plus)				
Youth Pricing (up to 18)	Transaction fees waived except Interac® and out-of-Canada ATM withdrawal fees			
Minimum Balance Waiver	None	None	None	None
Printed Statement Fee	\$2.00	\$2.00	\$2.00	\$2.00
E-statement	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
Eligibility	Non-registered	Non-registered	Non-registered	Non-registered
Interest	Based on posted rate	Tiered, based on posted rate	Tiered, based on posted rate	Based on posted rates
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

IN BRANCH TRANSACTIONS

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

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

Deposits	Free	Free	Free at offering times only. No deposits during closed period.	Free
Bill Payments	\$1.00	\$2.00	\$2.00	N/A
Transfers between YNCU accounts	Free	\$2.00	\$2.00	N/A
Preauthorized Payments	\$1.00	\$2.00	Not available	N/A
Debit Card Purchase (POS)	\$1.00	\$2.00	Not available	N/A
ATM Withdrawals	\$1.00	\$2.00	Not available	N/A
Email Money Transfer	\$1.25	\$2.00	Not available	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