

Student Account (age 19 and younger)

Package includes unlimited transactions with no fees. Students over 19 years old and attending a post secondary institution on a full-time basis can remain on this package if confirmation of attendance from the institution is provided annually.

Business Packaged Accounts

M Business.....\$10.00/mth

Package includes 15 debit transactions*

- Teleservice (telephone banking)
- \$5 discount off safety deposit box rentals
- Traveller's cheques commission waived

M Business Basic.....\$25.00/mth

Package includes 50 debit transactions*

Same as M Business

M Business Plus.....\$50.00/mth

Package includes 130 debit transactions*

Same as M Business Basic, as well as:

- no fee for certified cheques or stop payments
- no fee for coin handling
- no fee for commercial deposits
- 5 other financial institution ATM withdrawals

M Business Supreme.....\$75.00/mth

Package includes 250 debit transactions*

Same as M Business Plus, except:

- 10 other financial institution ATM withdrawals
- Email Money Transfers (EMT)

Non-profit Accounts.....\$4.00/mth

Package includes unlimited transactions.

Non-profit accounts also receive \$15.00 credit towards each cheque purchase; applicable to any cheque style. Includes incoming e-transfers, but no outgoing.

**Debit Transactions include, cheque withdrawals, Credit Union ATM withdrawals, POS debit purchase withdrawals, utilities payments (in branch ATM. MD), Telpay.*

***Regular charges apply after reaching limits*

**** Service fees are subject to change without notice*

***** Not included in electronic package*



NEW ROSS

Contact US

Main Branch
56 Forties Road
PO Box 32
New Ross, NS B0J 2M0

Phone: (902) 689-2949
Fax: (902) 689-2597

Chester Basin Branch
50 Highway 12
PO Box 69
Chester Basin, NS B0J 1K0

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newrosscreditunion.ca

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Service Fees & Packaged Accounts

Banking options to
suit your needs.



NEW ROSS

Teller Transactions

Credit Union Official Cheque (non-lending related)	\$7.50
Certified Cheques	
First Party	\$10.00
Third Party	\$15.00
Money Orders	
Canadian	\$5.00
American	\$9.00
Golden Account	\$3.00
Traveller's Cheque Commission	1%
Bill Payments (In-Branch)	\$1.50
Deposits	
Personal****	FREE
Commercial	\$0.95
Withdrawals	
Cash****	FREE
Cheque - Personal	\$0.90
Cheque - Commercial	\$0.95
Cheque - Non encoded	\$3.00
Stop Payments	
In Branch	\$10.00
MemberDirect®	FREE
Document Retrieval	
Less than 30 days	min. \$2.50
Over 30 days	min. \$25.00
Statement Printouts	\$2.50
Transfers/Balance Inquiries/Clearing	
in-branch****	FREE
by phone request (balance)	\$3.00
by phone request (transfer)	\$3.00
non-posted items (clearing)	\$5.00
Electronic Transactions	
ATM Withdrawals	
Credit Union	\$0.90
Other Financial Institutions	\$3.00
International	\$5.00
Bill Payment	\$1.00
Transfers	FREE
ATM Deposits	FREE
TeleService® (Telephone Banking)	
Bill Payment	\$0.50
All Other Transactions	\$0.25
Phone Call	\$0.50

MemberDirect® (On-line Banking)	
Bill Payment	\$0.50
MEMBERCARD	
Direct Payment Purchases	\$0.90
Mastercard® Debit Card	\$0.90
Pre Authorized Debit	\$0.90
Transfers by Computer for Overdraft	\$5.00
Account Maintenance Fee (Chequing)	\$2.50
Loan Payment Late Notice (10 Days)	\$45.00
Wire Transfer	
Canadian Currency	
to Canadian Credit Union	
to other Canadian Financial Institution	
to International Financial Institution	
US Currency	
to Canadian Credit Union	
to other Canadian Financial Institution	
to US Financial Institution	
to International Financial Institution	
Member - \$10 plus current TP Rate	
Loan Extension Fee	\$25.00
Interac® E-Transfer (debit and credit)	\$2.50
Interac® Flash Deactivation	\$17.50

Other Transactions

NSF Cheques	
Return	\$45.00
Chargeback	\$15.00
Paid	\$5.00
Safety Deposit Boxes	
Small	\$30.00
Medium	\$40.00
Large	\$55.00
Duplicate Key	\$25.00 plus cost
Drilling	\$25.00 plus cost
Bank Confirmation	\$30.00
Commercial Coin Deposits	1%
Night Depository Bags	
Disposable (100's)	\$30.00
Locked (Annually)	\$55.00
Subsequent Bags (Annually)	\$25.00
Canvas Bag	\$15.00

Miscellaneous	
Fax Receiving (per page)	\$1.00ea
Fax Sending (first 5 pages)	\$2.00ea
(additional pages)	\$1.00ea
Account Transfer Out	\$10.00
RRSP, TFSA, RRIF Transfer Out	\$35.00
Membership Closed (Within 90 days of opening)	\$20.00
Inactive Account Notice (per month)	\$5.00
Photocopies	\$0.25
Instant Debit Card	\$7.50
Concentra Estate Handling Fee	\$150.00

Personal Packaged Accounts

YOUR Chequing 15	\$5.50/mth
Package includes 15 debit transactions*	
M Basic	\$9.95/mth
Package includes 25 debit transactions*	
- \$5 discount off safety deposit box rentals	
- MemberDirect (online banking)	
- bill payments (in branch, ATM, MD)	
M Plus	\$14.95/mth
Package includes 45 debit transactions*	
Same as M Basic, as well as:	
- Teleservice (telephone banking)	
- personalized cheques (pre-determined style)	
- traveller's cheques commission waived	
- no fee for Canadian and US money orders, certified cheques, stop payments, Credit Union official cheque	
- 5 other financial institution ATM withdrawals	
M Gold	\$24.95/mth
Package includes unlimited debit transactions*	
Same as M Plus, as well as:	
- \$10 discount off safety deposit box rentals	
- 10 other financial institution ATM Withdrawals	
- 2 International ATM withdrawals	
- EMT In/Out	
Electronic Savings Package	\$12.95/mth
Package includes unlimited electronic debit transactions, including, direct payment purchase (POS), CU ATM withdrawals, Teleservice/Telpay withdrawal, ATM bill payments, MemberDirect bill payments. EMT In/Out	
Golden Account (age 59 and older)	\$4.00/mth
Package includes unlimited transactions with no fees, as well as:	
- 50% discount off safety deposit box rentals	
- 1/4% bonus on term deposits of \$5000 or more non-redeemable for a minimum of 1 year	
- personalized cheques (pre-determined style)	
- EMT In/Out	