

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

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.

**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*

Contact US

Main Branch

56 Forties Road
PO Box 32
New Ross, NS BOJ 2M0

Phone: (902) 689-2949

Fax: (902) 689-2597

Chester Basin Branch

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

Phone: (902) 275-3509

Fax: (902) 275-2590

www.newrosscreditunion.ca



Service Fees & Packaged Accounts

Effective - March 2017



Teller Transactions

Credit Union Official Cheque..... \$7.50
(non-lending related)

Certified Cheques

First Party..... \$10.00
Third Party..... \$15.00

Money Orders

Canadian..... \$5.00
American..... \$9.00

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..... \$1.50
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
Non-Member - \$15.00 plus current TP Rate

Loan Extension Fee..... \$25.00

Interac E-Transfer (debit and credit)..... \$2.50

Interac Flash Deactivation..... \$25.00

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 Transfer Out..... \$35.00
Membership Closed..... \$20.00
(Within 90 days of opening)
Inactive Account Notice (per month)..... \$5.00
Photocopies..... \$0.25
Instant Debit Card..... \$7.50

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

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.

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
one year
- personalized cheques (pre-determined style)