

Personal Accounts



Chequing Accounts

Freedom

- **Monthly fee: \$2**
- Unlimited transactions
- 2 FREE Interac e-Transfers²

Unlimited

- **Monthly fee: \$12**
- Unlimited transactions
- Unlimited Interac e-Transfers²
- Unlimited non-Credit Union ATM transactions³

Next Steps

- **Age 18-25**
- No monthly fee
- Unlimited transactions
- Unlimited Interac e-Transfers²
- Unlimited non-Credit Union ATM transactions³

HeadStart[®]

- **Grade 7-12**
- 50 FREE transactions¹
- 2 FREE Interac e-Transfers²
- Bonus when you meet your monthly savings goal

Fat Cat[®]

- **Grade 1-6**
- 10 FREE transactions¹
- 1 FREE Interac e-Transfer²
- Bonus when you meet your monthly savings goal

US Personal

- **Pay-as-you-go transaction fees**

Savings Accounts

Savings

- **10 Free transactions¹**
- 1 FREE Interac e-Transfer²
- Daily interest

Personal - High Interest Savings

- **No minimum required**
- 1 FREE transaction, \$5.00 per transaction thereafter
- Daily interest

Ways To Bank

We make banking simple and convenient with:

- Online banking and mobile app
- Branch locations
- MEMBER CARD[®] debit card³
- Network of ding-free credit union ATMs



For more information, visit www.christiancu.ca.

1) Pay-as-you-fees apply thereafter. See "Personal Banking - Pay-as-you-go fees" for more details.

2) \$1.50 per Interac e-Transfer[®] thereafter.

3) There are two fees when you use a non-Credit Union ATM. We will waive our fee, but you may be charged another fee by the non-Credit Union ATM. Fees for US or International transactions still apply.

Personal Banking - Pay as you go fees⁴

Deposits.....Free

Withdrawals:

- In-branch.....\$1.50
- Automated Funds Transfer (AFT).....\$1.50
- Automated Teller Machine (ATM).....\$1.50
- Cheque.....\$1.50
- Interac Point of Sale (POS).....\$1.50

Transfers:

- In-branch.....\$1.50
- ATM.....\$1.50
- Internet (Excludes HISA).....Free

Inquiries:

- ATM.....\$1.50
- Internet.....Free
- Mobile.....Free

The following fees and services may not be included in the monthly account or transaction fees.

- Bill payment - In-branch/phone request.....\$1.50
(fee waived for members aged 65 and older)

Transfers

- Interac e-Transfer®.....\$1.50
- Cancel Interac e-Transfer®.....\$3.50

Statements:

- E-statements.....Free
- Paper statements.....\$5.00
(fee waived for members aged 65 and older)
- Cheque images.....Free

ATM Withdrawals:

- Canadian non-Credit Union.....\$1.50
- USD (exchange rates apply).....\$3.00
- International (exchange rates apply).....\$5.00
- Item drawn in USD against CDN account.....\$15.00
- ATM bill payment.....\$6.00

Drafts:

- CDN draft.....\$10.00
- USD draft.....\$12.50 USD
- Foreign currency draft.....\$12.50

Close Account:

- Close membership fee.....\$20.00
- Close USD account (under 90 days).....\$25.00 USD
- RRSP/RESP/RRIF/TFSA transfer out.....\$75.00

Voucher Search:

- Under 90 days.....\$35.00/hr. (1 hr. min)
- Over 90 days:.....\$35.00/hr. (1 hr. min)
- Duplicate statement.....\$5.00

Stop Payment/Non-Sufficient Funds:

- Member provides full details.....\$20.00
- Member provides partial details.....\$30.00
- NSF item.....\$50.00
- NSF item paid.....\$10.00
- Chargeback to member.....\$10.00
- Holding postdated cheques.....\$5.00 ea.
- Incorrect deposit amount entered at ATM.....\$10.00

Wire Payment:

- Credit Unions.....\$15.00
- Other Canadian financial institution.....\$30.00
- US financial institution.....\$45.00
- International financial institution.....\$60.00
- Incoming wire.....\$15.00

Estates:

- New estate account.....\$50.00
- Estate passed exemption period...\$200.00 per year

Inactive accounts:

- After 2 years of inactivity.....\$25.00
- After 3 years of inactivity.....\$25.00
- After 4 years or more of inactivity.....\$100.00

Safety Deposit Box:

- New key cut (has one/lost one).....\$35.00
- Re-Key (drill box & new keys).....\$500.00
- Night deposit key replacement.....\$25.00

Other Fees:

- Miscellaneous Fee.....\$50.00/hr.
- Unauthorized AOD rate.....21.00%
- Replace lost or stolen debit card.....\$10.00

Effective April 3, 2023

⁴The fees mentioned here do not represent a comprehensive list of all the services and fees that may apply. For more information regarding other fees, please contact a branch.