

*Chequing Accounts*



Simply Free Chequing



E-All Access Chequing



Simply Plus Chequing



100% Local Chequing



Home Free Chequing



U.S. Hybrid Chequing/Savings

TYPE	SELF SERVE	FULL SERVE		SPECIALTY					
<b>FEES AND STANDARD SERVICES</b>									
MONTHLY FEE	Pay as you go	\$6.95	\$11.95	\$16.95	\$16.95	Pay as you go			
SENIOR PRICING (59 PLUS)		\$4.95	\$6.95	\$8.95					
STUDENT PRICING (UNDER AGE 22)		\$4.95	\$6.95	\$8.95					
MINIMUM BALANCE WAIVER	None	None	\$3,000	\$5,000	None	None			
PRINTED STATEMENT FEE	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00			
E-STATEMENT & ONLINE CHEQUE VIEWING	Free	Free	Free	Free	Free	Free			
CHEQUE IMAGES WITH STATEMENT	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00			
CHEQUE ORDERS	At current pricing	At current pricing	At current pricing	At current pricing	At current pricing	At current pricing			
SPECIAL FEATURES	N/A	N/A	N/A	1% of plan fee collected is donated to 100% local charity	Free with YNCU mortgage	Tiered monthly interest 2 Free debit transactions/month			
<b>IN BRANCH TRANSACTIONS</b>									
DEPOSITS	Free	Free	Free	Unlimited Free	Unlimited Free	Free			
BILL PAYMENTS	\$1.00	\$1.00	50 Free In Branch or Self Serve Transactions Monthly (Additional Transactions \$1.00 each)			*CDN Bank Drafts Only	*CDN Bank Drafts Only	N/A	
TRANSFERS BETWEEN YNCU ACCOUNTS	\$1.00	\$1.00		\$1.00					
WITHDRAWALS	\$1.00	\$1.00	\$1.00			\$1.00			
BANK DRAFTS	\$7.50	\$7.50	\$7.50			\$7.50			
<b>YNCU SELF SERVE TRANSACTIONS (MOBILE/ATM/WEB/TELEPHONE)</b>									
DEPOSITS	Free	Unlimited Free	Free	Unlimited Free	Unlimited Free	Free			
BILL PAYMENTS	12 Free Transactions Monthly (Additional Transactions \$1.00 each)		50 Free In Branch or Self Serve Transactions Monthly (Additional Transactions \$1.00 each)			Unlimited Free	Unlimited Free	Unlimited Free	N/A
TRANSFERS									N/A
PREAUTHORIZED PAYMENTS									N/A
CHEQUES CLEARED									\$1.00
DEBIT CARD PURCHASE (POS)									N/A
ATM WITHDRAWALS	N/A								
EMAIL MONEY TRANSFER	\$1.25	Unlimited Free			\$1.25	N/A			
<b>ATM ACCESS FEE</b>									
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			
<b>ADDITIONAL VALUE ADDED SERVICES</b>									
MemberCard® Buyer Protection and Extended Warranty included FREE with your MemberCard® debit card.									
MASTERCARD®	Cash Back, Centra Gold, Classic, Flex Rate, Student, Travel Rewards Gold, US Dollar, World (On Approved Credit)		Travel Rewards Gold and World (On Approved Credit)		Cash Back, Centra Gold, Classic, Flex Rate, Student, Travel Rewards Gold, US Dollar, World (On Approved Credit)	US Dollar (On Approved Credit)			



*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		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

**ADDITIONAL VALUE ADDED SERVICES**

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