

NOTICE

Service Charge Changes

effective March 1, 2026

We're pleased to announce that, as the final step of amalgamation, on February 27, 2026 Provincial Government Employees members will be incorporated into the East Coast Credit Union banking system. This will align our products and services and provide a consistent banking experience for all members.

On March 1, 2026, your account(s) will be transitioned to the East Coast Credit Union package that most closely matches your current usage and needs. If your new package doesn't feel like the right fit, please contact us at 1-866-230-7700. We'd be happy to discuss your needs and help ensure you enjoy the best possible banking experience. For full details on all East Coast CU account packages and other banking options, please visit www.eastcoastcu.ca.

As always, we remain very competitive in our market. Members will enjoy the following valuable benefits:

- **FREE** unlimited Interac e-Transfers® on personal package plans*
- **FREE** in-app cheque deposits on personal plans using Deposit Anywhere™
- **NO** additional monthly fee for overdraft protection
- **FREE** unlimited chequing account option for members up to age 24
- **FREE** package plan option for seniors starting at age 59



Key highlights of changes to service charge fees that may affect you

Members may notice changes to transaction fees when package plan limits are exceeded.

Wire transfer fees will be based on the total amount sent. Wires under \$10,000 will be offered at a reduced cost, with an increase for wires over \$10,000.

Personal package plans:

All package plans include FREE unlimited e-Transfers*, Deposit Anywhere™ cheque deposits, and a fee waiver with a minimum balance**.

Enjoy the added benefit of linking your package to a second account at no extra cost.

Commercial package plans:

A wider selection of plans is available to support all your business needs.

All plans include cash deposits, incoming e-Transfers, and Deposit Anywhere™ cheque deposits at no additional cost, except for the Business Pay-As-You-Go plan.

Transaction Fees*	Current Chequing	New Chequing	Current Savings	New Savings	Current US\$ Chequing	New US\$ Chequing
Cheque Withdrawal - Personal	\$ 0.70	\$ 1.25	\$ 5.00	\$ 5.00	\$ 0.95	\$ 1.25
Savings Account Withdrawal (2 free per month)	N/A	\$ 1.25	\$ -	\$ 1.25	\$ 0.95	\$ 1.25
Credit Union/Exchange ATM Withdrawal	\$ 0.75	\$ 1.25	\$ 0.75	\$ 1.25	\$ 0.95	N/A
Direct Payment Purchase (Member debit card)	\$ 0.75	\$ 1.25	\$ 0.75	\$ 1.25	N/A	N/A
In-Branch Bill Payment	\$ 0.75	\$ 2.25	\$ 0.75	\$ 2.25	N/A	\$ 2.25
In-Branch Cash Withdrawal	\$ -	\$ 1.25	\$ -	\$ 1.25	\$ 0.95	\$ 1.25
In-Branch Statement	\$ 2.00	\$ 3.00	\$ 2.00	\$ 3.00	\$ 2.00	\$ 3.00
Interac® Network (domestic) ATM Withdrawal	\$ 1.50	\$ 2.00	\$ 1.50	\$ 2.00	NA	N/A
Interac® e-Transfers	FREE	\$ 1.50	FREE	\$ 1.50	NA	N/A
Deposit Anywhere		FREE		FREE		N/A
Interac® Online Payment	\$ 0.75	\$ 1.25	\$ 0.75	\$ 1.25	\$ -	N/A
MemberDirect® Online Banking - Bill Payment	\$ 0.75	\$ 1.50	\$ 0.75	\$ 1.50	\$ 0.95	N/A
MemberDirect® Online Banking - Inquiry	FREE	FREE	FREE	FREE	FREE	FREE
MemberDirect® Online Banking - Transfer	\$ -	FREE	\$ -	FREE	N/A	N/A
Monthly Statement with Cancelled Cheques	2.00/In Branch	\$ 6.00	2.00/In Branch	\$ 6.00	2.00/In Branch	\$ 6.00
Non-encoded Cheques	\$ 0.75	\$ 3.00	\$ 0.75	\$ 5.00	\$ 0.95	N/A
Encoding cheques (not applicable to new accounts)	N/A	\$ 2.00	N/A	\$ 2.00	N/A	\$ 2.00
Unauthorized Overdraft Fee (per item)	\$ 9.95	\$ 5.00	\$ 9.95	\$ 5.00	\$ 9.95	\$ 5.00
Overdraft Interest Charge (minimum)	\$ -	\$ 4.00	\$ -	\$ 4.00	\$ -	\$ 4.00
PLUS® Network (international) ATM Withdrawal	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	NA	N/A
Pre-authorized Payment	\$ 0.75	\$ 1.25	\$ 0.75	\$ 1.25	\$ 0.95	N/A
Returned NSF Item	\$ 45.00	\$ 48.00	\$ 45.00	\$ 48.00	NA	\$ 48.00
Teleservice® Telephone Banking - Bill Payment	\$ 0.75	\$ 1.50	\$ 0.75	\$ 1.50	N/A	N/A
Teleservice® Telephone Banking - Transfer	\$ -	\$ 1.25	\$ -	\$ 1.25	N/A	N/A
Credit Union ATM Bill Payment	\$ 0.75	\$ 1.50	\$ 0.75	\$ 1.50	N/A	N/A
Mobile Wallet Debit	\$ -	\$ 1.25	\$ -	\$ 1.25	\$ -	\$ 1.25

*Except on our Pay-As-You-Go and US\$ Chequing package plans.

**Some fees may be waived when you maintain the required minimum balance. Please refer to the latest brochure for full details.

Transaction Fees*	Current Fees	New Fees
Official Cheques	\$10.00	\$ 9.50
US Official Cheques	N/A	\$ 6.00
Cheque/PAP - Stop Payment Online	\$ 20.00	\$ 13.00
Cheque/PAP - Stop Payment in Branch	\$ 20.00	\$ 15.00
Inactive Fee - General & Seniors Accounts	\$ 3.00	\$25 notice fee, then \$5/month
Inactive Fee - Youth Accounts (aged 19-24 only)	\$ 3.00	\$25 notice fee/ no monthly fee
HISA - Online/Electronic Transfers	N/A	FREE
HISA - Non-Electronic Transactions	N/A	\$ 5.00
Monthly Printed Statement	\$ 2.00	\$ 3.00
Wire Transfer <u>Incoming</u> - Canadian, US or International Funds	\$ 10.00	\$16 minimum
Wire Transfer <u>Outgoing</u> - Canadian Funds Under 10K	\$ 10.00	\$36 minimum
Wire Transfer <u>Outgoing</u> - Canadian Funds Over 10K	\$ 10.00	\$46 minimum
Wire Transfer <u>Outgoing</u> - US or International Funds Under 10K	\$ 30.00	\$37 minimum
Wire Transfer <u>Outgoing</u> - US or International Funds Over 10K	\$ 30.00	\$52 minimum
Registered Plan Fees: For a transfer of the plan to another financial institution. <i>*Transfer Fee does not apply to transfers between investment options within the RRSP or to another East Coast Credit Union registered plan.</i>	\$ 100.00	\$75.00 per transfer
Registered Plan Estate Administration Fee	N/A	Up to 1% of Estate
Account Closed within 90 days	N/A	\$30.00

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