

## Ways to bank

### Online Banking

Check your account balances, pay bills, transfer funds, and more – anytime, from anywhere.

### Mobile App

Our app gives you the freedom to do your banking where you want, when you want. Available on Apple and Android devices.

### Mobile Wallets

Load your debit card into your mobile wallet for secure and easy purchases. Compatible with Apple Pay®, Samsung Pay®, and Google Pay™.

### Telephone Banking

Access your accounts by telephone 24/7 with toll-free access from anywhere in North America. 1-800-963-4848.

### In-Branch Services

Sound advice and convenient service from our professional staff at all our branch locations.

### ICU Services (Inter-Credit Union)

Use every credit union in Atlantic Canada as your own. Services include cash withdrawal, transfers between accounts (including loan and mortgage payments), deposits, and balance inquiries. Photo ID and account number required.

### ATM

We provide access to some of the largest surcharge-free ATM networks in North America.

- Look for the ACCULINK® and THE EXCHANGE® symbols to access over 3,600 surcharge-free ATMs across Canada.
- Find surcharge-free ATMs near you with ding free®, an ATM Locator app.
- Access over 40,000 surcharge-free ATMs across the US through the Allpoint network. Look for the PLUS® symbol for International ATM access (surcharge fees may apply).

## Self-service options

### Deposit Anywhere™

Deposit cheques on the go with your mobile device by taking a photo of it using our mobile app.

### ClickSWITCH™

Switch your automatic payments and direct deposits from another account in 10 minutes or less. Available through online banking.

### Interac Flash®

Tap and pay with no PIN, or contact, required. A fast, convenient, and safe way to pay using your debit card.

### Interac® Online Payment

A simple and secure way to pay for your online purchases using your debit card, rather than a credit card.

### Interac e-Transfer®

A convenient and secure way to send, request, or receive money through text or email within Canada.

### Lock'N'Block™

Instantly lock and unlock all transactions or specific transaction types on your debit card. A convenient way to protect your card when lost or stolen. Available through the mobile app, mobile web, or online banking.

### Direct Banking Alerts

Turn on alerts from a list of options and receive email and/or text notifications for certain account activities. Available through our mobile app or online banking.

### Debit Mastercard®

Use your Debit Mastercard® anywhere Interac® and Mastercard® are accepted to shop online, in person or at an ATM.

### Credit Cards

We offer a full suite of personal and business cards, so you can choose the one that works best for you.

Transaction Fees*	Chequing	Savings	US\$ Chequing
Cheque Withdrawal – Personal	\$1.25	\$5.00	\$1.25
Savings Account Withdrawal (2 Free Per Month)	\$1.25	\$1.25	\$1.25
Credit Union/Exchange ATM Withdrawal	\$1.25	\$1.25	N/A
Direct Payment Purchase (Membercard Debit Card)	\$1.25	\$1.25	N/A
In-Branch Bill Payment	\$2.25	\$2.25	\$2.25
In-Branch Cash Withdrawal	\$1.25	\$1.25	\$1.25
In-Branch Statement	\$3.00	\$3.00	\$3.00
Interac® Network (domestic) ATM Withdrawal	\$2.00	\$2.00	N/A
Interac e-Transfers®	\$1.50	\$1.50	N/A
Interac® Online Payment	\$1.25	\$1.25	N/A
MemberDirect® Online Banking - Bill Payment	\$1.50	\$1.50	N/A
MemberDirect® Online Banking - Inquiry	FREE	FREE	FREE
MemberDirect® Online Banking - Transfer	FREE	FREE	N/A
Monthly Statement with Cancelled Cheques	\$6.00	\$6.00	\$6.00
Non-encoded Cheques	\$3.00	\$5.00	N/A
Encoding cheques (not applicable to new accounts)	\$2.00	\$2.00	\$2.00
Unauthorized Overdraft Fee (per item)	\$5.00	\$5.00	\$5.00
Overdraft Interest Charge (minimum)	\$4.00	\$4.00	\$4.00
PLUS® Network (international) ATM Withdrawal	\$3.50	\$3.50	N/A
Pre-authorized Payment	\$1.25	\$1.25	N/A
Returned NSF Item	\$48.00	\$48.00	\$48.00
TeleService® Telephone Banking - Bill Payment	\$1.50	\$1.50	N/A
TeleService® Telephone Banking - Transfer	\$1.25	\$1.25	N/A
Credit Union ATM Bill Payment	\$1.50	\$1.50	N/A
Mobile Wallet Debit	\$1.25	\$1.25	\$1.25

Transaction Fees*	Fee
Certified Cheques for Non-Members	\$15.00
Official Cheques	\$9.50
US Official Cheques	\$6.00
Cheque/PAP – Stop Payment Online	\$13.00
Cheque/PAP – Stop Payment in Branch	\$15.00
Inactive Fee - General & Seniors Accounts	\$25 notice fee, then \$5/ mo.
Inactive Fee - Youth Accounts (aged 19-24 only)	\$25 notice fee/ no monthly fee
HISA – Online/Electronic Transfers	FREE
HISA – Non-Electronic Transactions	\$5.00
Monthly Printed Statement	\$3.00
Safety Deposit Box - Small: 1.5"x5"	\$60.00 + tax
Safety Deposit Box - Medium: 2"x5" and 2.5"x5"	\$75.00 + tax
Safety Deposit Box - Large: 5"x5", 2"x10, 2.5"x10" (where available)	\$125.00 + tax
Safety Deposit Box - Extra Large: 5"x10" (where available)	\$250.00 + tax
Safety Deposit Box - Size: 10.5"x10.5" (where available)	\$300.00 + tax
Safety Deposit Box - Size: 10.5"x15.25" (where available)	\$400.00 + tax
Wire Transfer <u>Incoming</u> – Canadian, US or International Funds	\$16.00 minimum
Wire Transfer <u>Outgoing</u> – Canadian	\$36.00 minimum
Wire Transfer <u>Outgoing</u> - US or International Funds	\$37.00 minimum
Registered Plan Fees: For a transfer of the plan to another financial institution. *Transfer Fee does not apply to transfers between investment options within the RRSP or to another East Coast Credit Union registered plan.	\$75.00 per transfer
Registered Plan Estate Administration Fee	Up to 1% of Estate

\* Cost per transaction, unless otherwise noted



[eastcoastcu.ca](http://eastcoastcu.ca)

Toll Free: 1-866-230-7700

Email: [eastcoast@creditunion.ca](mailto:eastcoast@creditunion.ca)



Brochure Date: May 2023



# Chequing & Savings Accounts

Options to suit your needs



## What makes us different?

### Open and honest advice

East Coast Credit Union is a full-service, cooperative financial institution helping individual and business members achieve financial success. Our professional employees provide the open and honest advice you need to manage your finances.

At East Coast CU, you have the chance to be a part of something bigger: the chance to be more than a customer, to help build your community, to see fairness, trust, equality, and independence brought to life. From the way we do business to the way we treat you every day, it's banking that goes further.

Become a member today and experience our honest approach to banking.

### Personalized banking solutions

### Straightforward options

Our credit union recognizes that every member has different needs. Our financial service solutions are straightforward, so you can spend more time living your life and less time planning it.

We offer a variety of savings and chequing account options for you to choose from:

**Chequing accounts** make managing your money easy. Choose the account that best suits your everyday financial needs from our broad range of affordable options.

Not sure which account is right for you? With competitive fees and our many chequing account options, finding your match is simple.

**Savings accounts** feature competitive interest rates so your money can grow, and you can reach your savings goals faster.

### Youth and seniors discounts

We offer a variety of FREE and discounted chequing account packages for Youth and Seniors.

- Optional FREE printed monthly statement for seniors
- Higher interest rate and unlimited transactions per month FREE on the Youth package

### Savings

#### Account Features:

- Pay-as-you-go transactions.
- Interest calculated on daily closing balance, paid monthly.
- Interest is calculated based on highest tier attained on account balance.
- 2 FREE cash withdrawals (in-branch or credit union ATM, excluding *Interac*® PLUS® ATM).
- Easy access to your money with in-branch and self-service options.

#### Monthly Fee:

No monthly fee

### High Interest Savings Account (HISA)

#### Account Features:

- Pay-as-you-go transactions.
- High interest rate.
- Interest calculated on daily closing balance, paid monthly.
- FREE unlimited electronic transfers to other East Coast Credit Union accounts utilizing the following services:
  - o Online banking
  - o Telephone banking
  - o Credit Union/ EXCHANGE® ATM

#### Monthly Fee:

No monthly fee

### US Savings

#### Account Features:

- Pay-as-you-go transactions.

#### Monthly Fee:

No monthly fee



	Pay-As-You-Go Plan	Value Plan**	Classic Plan**	Preferred Plan**	Premium Plan**	US\$ Chequing Plan
Transactions Included	0	15*	40*	Unlimited	Unlimited	0
Fee (Monthly)	\$2.25	\$4.00	\$12.95	\$15.95	\$28.00	\$2.50
Monthly Fees Waived with Minimum Balance		\$2,000	\$5,000	\$4,000	\$6,000	
Online Banking & Mobile App Access	✓	✓	✓	✓	✓	✓
FREE Deposit Anywhere™ Electronic Cheque Deposits	✓	✓	✓	✓	✓	✓
Direct Banking Alerts	✓	✓	✓	✓	✓	✓
Online and Telephone Bill Payments		✓	✓	✓	✓	
In-Branch Transactions		✓	✓	✓	✓	✓
Inter-Credit Union Services		✓	✓	✓	✓	
Unlimited FREE <i>Interac</i> e-Transfers®		✓	✓	✓	✓	
<i>Interac</i> ® Direct Payment		✓	✓	✓	✓	
Surcharge-Free Credit Union Affiliated ATMs		✓	✓	✓	✓	
Cheques		✓	✓	✓	✓	✓
Pre-Authorized Debits		✓	✓	✓	✓	
Basic Personalized Cheques				✓	✓	✓
Stop Payments					✓	
50% Discount on Safety Deposit Boxes			✓	✓	✓	
<i>Interac</i> ® ATM Transactions			2	4	Unlimited	
Official Cheques (CAN & USD)			2		✓	
Overdraft Protection with Approved Credit	✓	✓	✓	✓	✓	
Premium Level Mastercard® Annual Fee Discount				\$25.00 Discount	50% Discount	
Seniors Discount (members aged 59+)		FREE	\$7.00	\$8.50	\$14.00	
Youth Discount (members under the age of 25)				FREE	\$14.00	
Newcomers Program Discount				FREE for 1 Year		

\*Per item fees apply in excess of monthly transactions.

\*\*These accounts offer the ability to link a second account. Call or visit a branch for more details.

**Chequing Options:** Choose one of our packages below based on your unique needs and how you use your accounts. Whether you access your account electronically, or prefer in-branch service, we offer packages to satisfy your needs.

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