

Chequing Plan Comparison Chart

	Flex Plan	Youth Plan	Student Plan	Seniors Golden	MSCU Value	MSCU Plus	MSCU Unlimited	Business Plan	Organization	U.S. Chequing
Monthly fee:	pay as you go	✓	\$5	✓	\$6	\$16	\$24	pay as you go	pay as you go	pay as you go
Minimum monthly balance for all fees waived	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	n/a	n/a	n/a
In Branch Transactions										
Deposits/withdrawals/transfers	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bill payments	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	✓	\$1.25	\$1.25	n/a
Self-Serve Transactions										
Cheque clearing	\$0.60	✓	✓	✓	\$0.60*	\$0.60*	✓	\$0.70	✓	U.S. \$1.25
Cheque images returned	\$0.30	n/a	n/a	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	✓	n/a
Pre-authorized transactions	\$0.55	✓	✓	✓	\$0.55*	\$0.55*	✓	\$0.55	✓	n/a
MemberDirect bill payments	\$0.55	✓	✓	✓	\$0.55*	\$0.55*	✓	\$0.55	✓	n/a
MasterCard® Global payments	\$0.55	✓	✓	✓	\$0.55*	\$0.55*	✓	\$0.55	✓	n/a
Card Transactions										
Interac Direct payments	\$0.55	\$0.55*	\$0.55*	\$0.55*	\$0.55*	\$0.55*	✓	\$0.55	✓	n/a
MSCU ATM	✓	✓	✓	✓	✓	✓	✓	✓	✓	n/a
Acculink®/EXCHANGE® ATM	\$0.60	\$0.60*	\$0.60*	\$0.60*	\$0.60*	\$0.60*	✓	\$0.60	\$0.60	n/a
MSCU, Acculink®, EXCHANGE® Deposits/Transfers/Inquiries	✓	✓	✓	✓	✓	✓	✓	✓	✓	n/a
INTERAC® Network ATM	\$1.00	\$1.00*	\$1.00*	\$1.00*	\$1.00*	\$1.00*	✓	\$1.00	\$1.00	n/a
U.S. or International ATM	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	n/a
Cheque orders	supplier's cost	✓	supplier's cost	✓	supplier's cost	supplier's cost	supplier's cost	supplier's cost	supplier's cost	supplier's cost
Money orders/Traveler's cheques/Certified cheques	\$5.00	\$5.00	\$5.00	✓	\$5.00	\$5.00	\$5.00	\$5.00	✓	n/a
Office cheques	\$5.00	\$5.00	\$5.00	✓	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	n/a
Account maintenance fee	\$2.00/month*	✓	✓	✓	✓	✓	✓	✓	✓	\$5.00/month
Line of credit maintenance fee	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$5.00*	n/a	n/a
Overdraft penalty (unauthorized)	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest	\$5/transaction + 24% interest
NSF cheque returned	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
Statements*	monthly	monthly	monthly	monthly	monthly	monthly	monthly	monthly	monthly	monthly

* Service fee after maximum free transactions.

♦ Maintenance fee applies when minimum monthly balance of \$3,000 is not maintained.

*\$5.00 minimum. Fee depending on authorized limit.

*Provided online through MemberDirect or mailed.