

CHEQUING ACCOUNTS							SAVINGS ACCOUNTS		
Pay-As-You-Go	Convenience Package	Electronic Package	Plus Package	Senior ²	Limitless ³	US Dollar	Advantage	Youth ⁴	Good To Grow HISA / Online Advantage

FEES AND INTEREST

Monthly fee		\$5	\$9	\$12						
Minimum monthly balance to waive transaction fees ⁵	\$1,000							\$50,000		
Monthly interest						Yes		Yes	Yes	Yes

INCLUDED TRANSACTIONS

Self-serve ⁶		15	Unlimited	Unlimited	Unlimited	Unlimited		1	Unlimited	Unlimited
Personal service ⁷		15		Unlimited	Unlimited	Unlimited		1	Unlimited	Unlimited
Cheques		15		Unlimited	Unlimited	Unlimited				
Deposits	Unlimited							Unlimited		
With \$1,000 minimum monthly balance	4 free <i>Interac</i> ABM [®] withdrawals per month ^{3 & 12}									

ADDITIONAL TRANSACTIONS

Self-serve ⁶	\$0.75	\$0.75	FREE	FREE	FREE	FREE	\$0.75	\$1	FREE	FREE
Personal service ⁷	\$0.75	\$0.75	\$0.75	FREE	FREE	FREE	\$0.75	\$1	FREE	FREE
Cheques	\$0.75	\$0.75	\$0.75	FREE	FREE	FREE	\$0.75			

ADDITIONAL FEATURES

Certified cheques				FREE	FREE					
Basic cheque order				1 free order per year (up to 50 cheques)						
Bank draft	Refer to Other Account Services and Associated Fees on the back for details			4 free/month (CAD only)	4 free/month Additional at \$3.25 (CAD only)	Refer to Other Account Services and Associated Fees on the back for details		Refer to Other Account Services and Associated Fees on the back for details		
Safety deposit box rental				15% discount	Up to 50% discount (to a max of \$15)					

RECORD KEEPING

Online and telephone banking	FREE							FREE	FREE	FREE (Online only)
Paper statement monthly	\$2	\$2	\$2	\$2	FREE	\$2	\$2		FREE	
Paper statement quarterly								FREE		
Passbook ⁹	\$2	\$2	\$2	\$2	FREE	\$2	\$2	\$1.50 ⁸	FREE	\$1.50 ⁸
In-Branch interim paper statement	\$1	\$1	\$1	\$1	FREE	\$1	\$1	\$1	FREE	\$1
Cheque images ¹⁰ (online banking only)	\$1.50 per image - cheque images are free if registered for online statements									

ACCESSING YOUR ACCOUNT

In-branch			✓				✓	✓	✓	✓
Online, mobile and telephone banking (IVR)			✓				✓	✓	✓	✓
<i>Interac</i> [®] debit (including <i>Interac Flash</i> [®])			✓					✓	Non-registered accounts only	Non-registered accounts only
ABM including The EXCHANGE [®] ABM Network & ACCEL [®] (US) ABM & debit network			✓					✓	Non-registered accounts only	Non-registered accounts only
Cheque writing			✓				✓			

ONLINE AND ABM

Interac® eTransfer	\$1.25
Interac® transactions	\$1.50
Cirrus® (US)	\$3
Cirrus® (International)	\$5

CHEQUE AND PAYMENT PROCESSING

Bank draft (CAD, USD & foreign)	\$6.50
Cashing/depositing USD cheques	\$1 (waived with USD account)
Foreign currency drawn on a CAD account	\$12
Certified cheque	\$10
Cheques sent on collection	\$20
Non-sufficient funds (NSF)	\$45
Honoured NSF	\$5 plus interest
NSF reversal	FREE
Late loan payment	\$30
Stop payment with complete details	\$12
Stop payment with partial details	\$15
Stop payment bank draft (USD & foreign only)	\$25
Unencoded item	\$15
Coverdraft	\$2 per item
Overdraft interest rate	21% per annum ¹³

FOREIGN CURRENCY

Foreign debit transaction fee	2.5%
Small foreign currency order fee (for buy and sell orders less than \$100 CAD equivalent)	\$5
Expedited currency order delivery fee (for orders less than \$2,000 CAD equivalent)	\$10
Foreign currency buy-back fee (within 5 days of original order)	\$10

RECORD KEEPING AND SEARCHES

Credit rating to other financial institution	\$5.65
Search of bank records	\$30 per hour (min. \$15)
Interest letter	\$16
Balance letter	\$16
Letter-duplicate T4 & T5 information	\$15

SAFETY DEPOSIT BOXES

Various sizes available	See branch for details
Key replacement	\$12
Drilling of box	Locksmith fee to drill box applies

WIRE TRANSFERS (CAD, USD & Foreign)¹¹

Incoming wires	\$10
Outgoing wires under \$20,000	\$20
Outgoing wires \$20,001 - \$50,000	\$50
Outgoing wires \$50,001 - \$100,000	\$80
Outgoing wires \$100,001 +	\$100

INACTIVE ACCOUNTS AND CLOSING ACCOUNTS

Balance of account transfer	\$15 (includes official cheque charge)
Closing account	\$25 within 90 days of opening
Inactive account	\$30 per year
RRSP/RRIF/TFSA	\$100 if collapsed within 90 days of opening \$50 for T2033 transfer out
RESP transfer out	\$50

Looking for more information?
We're always happy to help.
Just drop by your branch or visit us at meridiancu.ca today.

¹ **Account fees, services and rates** subject to change without notice. HST included.
² **Senior** - for Members aged 60 years and up. Limit of one Senior Account per eligible Member. Senior Member must be the primary account holder for the account to be eligible.
³ **Limitless** - for Members aged 18-29 years. Minimum balance of \$1,000 not required for Limitless account holders.
⁴ **Youth** - for Members aged 17 years and under.
⁵ **To waive transactions fees** minimum balance must be maintained throughout the calendar month.
⁶ **Self serve transactions** - includes bill payments and transfers between accounts via: Online, Mobile or Telephone Banking and ABMs, Interac® Direct Payment purchases, pre-authorized debit, and ABM withdrawals. US Dollar chequing account self-serve transactions limited to transfers between accounts via Online, Mobile, & Telephone Banking and payments to Meridian US VISA® credit cards (transaction fee not charged for payments to Meridian US VISA credit cards from Meridian USD accounts). Bill payments and pre-authorized debit transactions are not available on Good To Grow HISA/Online Advantage Savings accounts.
⁷ **Personal service transactions** - includes all in-branch withdrawals, transfers, bill payments and Contact Centre for transfers and bill payments.
⁸ **Paper statement quarterly** is free if also receive a chequing account monthly paper statement at \$2 per month.
⁹ **Passbooks are not available on new accounts.** Passbook fee is applied only to accounts with existing passbooks.
¹⁰ **US cheque images** available only if cleared through Canadian Clearing System.
¹¹ **Additional fees may apply to USD and foreign currency outgoing wires.** Each correspondent or intermediary bank the wire passes through can deduct a processing fee. Meridian is unable to identify such fees prior to sending a wire.
¹² **Rebated at month-end.** Surcharge may be applied by other financial institution.
¹³ **Interest payable on overdrawn balances** is calculated daily on the daily closing overdrawn balance at 21% per annum, charged monthly.