

SUPER MEMBER BASIC

*Only \$8.95
Per Month*

- ◆ Unlimited withdrawals at HMECU and THE EXCHANGE Network® ATMs
- ◆ 20 free point of sale (POS) transactions and \$1.25 for USD POS
- ◆ 2 free withdrawals at other Institution's ATMs and only \$2.00 for out of country ATMs
- ◆ Unlimited cheque writing and EFTs
- ◆ 10 free bill payments
- ◆ 28 free personalized cheques a year
- ◆ 20% off safety deposit box fees
- ◆ 0.50% rate discount on MeritLines
- ◆ Senior members age 60 and older receive this package for free

SUPER MEMBER PREMIUM

*Only \$12.95
Per Month*

- ◆ 7 free withdrawals at other Institution's ATMs and only \$2.00 for out of country ATMs
- ◆ Unlimited withdrawals at HMECU and THE EXCHANGE Network® ATMs
- ◆ Unlimited point of sale (POS) transactions and \$1.25 for USD POS
- ◆ Unlimited bill payments
- ◆ Free certified cheques
- ◆ Money orders reduced fee of \$3.00
- ◆ 52 free personalized cheques a year
- ◆ 50% off safety deposit box fees
- ◆ Unlimited cheque writing and EFTs
- ◆ 0.50% rate discount on MeritLines
- ◆ Senior members age 60 and older only pay \$8.95 per month for this package
- ◆ Youth members ages 13 to 25 receive this package for free

SUPER MEMBER PLATINUM

*Only \$19.95
Per Month*

- ◆ Unlimited Interac e-Transfers®
- ◆ 0.50% rate discount on lending products
- ◆ 0.25% bonus on investment products
- ◆ 9 free withdrawals at other Institution's ATMs and only \$2.00 for out of country ATMs
- ◆ Unlimited withdrawals at HMECU and THE EXCHANGE Network® ATMs
- ◆ Unlimited point of sale (POS) transactions and \$1.25 for USD POS
- ◆ Unlimited bill payments
- ◆ Unlimited cheque writing and EFTs
- ◆ 52 free personalized cheques a year
- ◆ Free certified cheques
- ◆ Money orders reduced fee of \$3.00
- ◆ 50% off safety deposit box fees
- ◆ Senior members age 60 and older only pay \$12.95 per month for this package
- ◆ Youth members ages 13 to 25 only pay \$9.95 per month for this package

About Our Service Fees

This service fee information brochure is produced to ensure that members know how much they may be paying for the services they use.

The Credit Union monitors member usage of services and reviews its service fees on a regular basis. Consideration by staff, management and the Board of Directors has been given to achieve the following goals as they pertain to service fees:

- ◆ providing value to the membership as a combination of service quality, interest rates and service fees
- ◆ treating members fairly
- ◆ encouraging use of particular services
- ◆ recovering costs associated with particular services
- ◆ assessing the competitive environment
- ◆ maintaining a selection of free services

Membership dues of \$9 will be withdrawn annually from the accounts of all members 18 years of age and over. These dues help finance many of the services of Central 1 Credit Union which HMECU utilizes. This in turn helps us grow as a financial organization and ensures that we remain competitive and are able to provide our members with all of the products and services they require.

Service fees are subject to change from time to time and without notice.



General Services

In-branch Withdrawals, Deposits & Transfers.....	Free
In-branch Bill Payments.....	\$1.50
Bill Payment Trace.....	\$15.00
Telephone Transfer Request.....	\$5.00
Cheque Orders produced in-house	
- 28 cheques.....	\$6.00
- 52 cheques.....	\$10.00
- 100 cheques.....	\$15.00
Primary Cheque/Draft.....	\$6.00
Traveller's Cheques.....	\$5.00
Coin Handling Charge (per roll).....	\$0.05
Wire Transfers	
- under \$10,000.00.....	\$30.00
- \$10,000.00 and over.....	\$50.00
USD Money Order.....	\$6.00
Registered Plans Transfer Out (per plan).....	\$60.00
Account Closed Within 90 Days (per account).....	\$25.00
Account Transfer to another Financial Institution.....	\$50.00
Inactive Account Fee (per month).....	\$2.00
Dormant Account Fee (per month).....	\$5.00
Post Dated Cheque Admin Fee.....	\$3.00
Safety Deposit Boxes	
- 1 1/2 x 5 (Small).....	\$45.00
- 2 1/2 x 5 (Medium).....	\$70.00
- 5 x 5 (Large).....	\$85.00
- 5 x 10 (X-Large).....	\$110.00
Replacement Key for SDB.....HMECU cost plus \$10.00 admin fee	
Cost to Search Records (per hour).....	\$25.00
Replacement Statement.....	\$1.00
Monthly Paper Chequing Statement.....	\$2.00
Detailed Interim Account History.....	\$2.00

ATM Fees

HMECU ATM Withdrawals.....	Free
HMECU ATM Deposits.....	Free
HMECU ATM Transfers.....	Free
HMECU ATM Inquiries.....	Free
THE EXCHANGE Network® ATM Withdrawals.....	Free
Interac ATM Withdrawals.....	\$2.00
Out of Country ATMs.....	\$3.00
Point of Sale (POS).....	\$0.75
USD POS.....	\$2.00
Replacement of lost Member Card®.....	\$8.00

Chequing Fees

Cheque Cleared Fee*.....	\$0.75
EFT Withdrawal Fee*.....	\$0.75
NSF Returned Item.....	\$50.00
NSF Item – Covered (account overdrawn).....	\$20.00
Transfer to Cover Item.....	\$5.00
Chargeback on Returned Cheque.....	\$6.00
Processing Un-encoded Cheques.....	\$5.00
Cheque Certification (member).....	\$12.00
Cheque Certification (non-member).....	\$25.00
Stop Payment (full details).....	\$12.00
Stop Payment (partial details).....	\$20.00
Cheques Sent/Received for Collection.....	\$30.00
USD Cheque Drawn on CDN account.....	\$5.00

**Free if minimum balance of \$1,000 is maintained.*

Telephone and Internet Banking

Transfers.....	Free
Inquiries.....	Free
Bill Payment.....	\$0.75
Interac e-Transfers® (Internet Banking only).....	\$1.50
e-Statements (Internet Banking only).....	Free

Loan and Mortgage Services

Mortgage/Home Appraisal (in-house).....	\$150.00
Mortgage/Home Appraisal (external).....	At cost
Title Insurance (includes 1 discharge).....	\$600.00
Mortgage Payout Request.....	\$500.00
Mortgage Discharge.....	\$500.00
Mortgage Postponement Request.....	\$300.00
Execution of Mortgage Transfer Documents.....	\$500.00
Lien Search.....	\$50.00
Reference Letters /Account Balance /Verification.....	\$50.00
Bridge Financing.....	\$300.00
Payment Deferment	\$50.00
Pay up Property Taxes/Condo Fees	\$500.00
Late Payment Fee	\$50.00
Loan Admin Fee.....	\$75.00
Annual LOC/MeritLine Review.....	\$20.00