

Accounts & Packages

We have designed our accounts to make day-to-day banking with Niagara Credit Union simple, affordable and convenient. Our Advantage Savings™ Account, Maximiser Account and US Chequing Account each provide our members the ability to better manage their finances.

Packages have been created to help members maximize their savings and minimize fees based on their level of banking activity. Special benefits are offered for younger members just beginning to learn about money management, students and members age 60 and over.



Service Fees

We have taken a fair and honest approach to service fees. We are pleased to pass along savings to you with free bill payments regardless of how you choose to pay them in-branch, over the web, telephone or at one of our ABMs.

Depending on the account you choose, your fees will be the same for electronic, teller or cheque transactions.

Niagara Credit Union is committed to delivering quality service, products and value that you as a member are entitled to.

Personal Banking Services

ABM

- NCU ABMs (deposit/withdrawal)..... No Charge
- INTERAC Transactions \$1.25
- PLUS \$2.00
- PLUS International \$4.00

CHEQUE & PAYMENT PROCESSING

- Bank Draft
 - Canadian (Official Cheque) \$6.50
 - US US \$6.50
 - Foreign \$6.50
- Money Order
 - Canadian \$3.25 per item up to \$1,000
\$6.00 per item over \$1,000
 - US US \$3.25 per item up to \$1,000
US \$6.50 per item over \$1,000

- US Cheque (cash or deposit)..... US \$1.00
- Foreign Currency Cheque (cash or deposit) .. \$4.00
- Cheque for US Funds
 - Drawn on Canadian Account \$12.00
- Certified Cheque \$6.00
- Charge Back
 - Personal \$5.00
 - US Account \$5.00
- Collection Item
 - Incoming/Outgoing... \$20.00
 - Foreign \$30.00

- Overdrafts/ Non-Sufficient Funds (NSF)
 - NSF Canadian \$30.00
 - NSF US US \$30.00
 - Accepted NSF \$5.00 + Overdraft interest
 - Manual transfer to cover overdraft \$5.00
 - Late Loan Payment \$30.00

- Stop Payment
 - Complete details \$10.00
 - Partial details \$15.00
 - US Chequing (Complete details only) ... US \$14.00

- Traveller's Cheques
 - One Signature 1% of purchase value
 - Cheques for Two 1.75% of purchase value
 - Gift Cheques 3.00% of purchase value

- Creditline
 - (per month plus applicable interest) \$1.00
- Coverdraft \$2.00 per item
- Telephone Transfers \$5.00 per item

BILL PAYMENTS

- Member No Charge
- Non-Member \$1.75

MISCELLANEOUS SERVICE CHARGES

- Fax \$2.00 per page
- Long distance add \$5.00
- Pending Item \$2.00
- Photocopying \$0.54 per copy (GST Included)

RECORD KEEPING & SEARCHES

- Bank Confirmation & Certificate of Account Balance (GST included) \$12.84
- Credit Rating to Other Financial Institution (GST included) \$5.35
- Letter - Duplicate information \$10.00
- Search of Bank Records \$2.00 per item
- Extensive Search \$30.00/hour minimum \$15.00

SAFETY DEPOSIT BOXES

- Annual Fee \$21.00 to \$194.00 (plus GST)
 - Depending on box size and availability
- Drilling & Key Replacement At Cost

WIRES

- Incoming Wire \$10.00
- Outgoing Wire
 - Canadian 0.15% of Wire's value - \$25.00 minimum and \$100.00 maximum.
 - US Dependent upon destination
- Foreign Wire 0.15% of Wire's value - \$25.00 minimum and \$100.00 maximum. (all transactions completed in Canadian dollars).

INACTIVE ACCOUNTS & CLOSING ACCOUNTS

- Balance of Account Transfer \$15.00
- Closing Account (within 90 days of opening) \$15.00
- Inactive Accounts \$15.00 per year
- RRSP/RRIF Transfer \$100.00 if collapsed within 6 months of opening
\$50.00 for T2033 transfer out

Account Access Easy and Convenient

Niagara Credit Union has made accessing your accounts easy – whether you prefer the personal service of visiting a branch or the convenience and flexibility of electronic banking – the choice for day-to-day banking is yours!

ABM

Use your Niagara Credit Union MemberCard to make deposits, withdrawals, transfers and bill payments at any one of our ABMs conveniently located throughout the Niagara Region and Guelph and Wellington County. NCU is part of the Interac® and PLUS® networks which give you access to your accounts from anywhere in the world.



Webster® – Internet Banking

Our comprehensive and secure site will help you pay your bills, make transfers, view and print your statement and more – all in real-time! Meet Webster at www.niagaracu.com.



Anytime Telephone Banking

Our friendly-automated system allows you to pay your bills, transfer funds, check your accounts and even make an RRSP contribution from anywhere there is a touch-tone phone.

Anytime

905-988-1221 (local)
or 1-800-303-3258 (Canada & U.S.)

Contact Centre

Talk one-on-one with a financial services advisor – apply for a loan or mortgage, purchase a term certificate plus do all of your daily banking.

905-688-7777 or 1-800-392-8657

Branches

Visit any one of our 15 full-service branches and enjoy personal financial service with our knowledgeable staff. We offer extended and weekend hours at all of our locations.

BPBG-004-A

PERSONAL BANKING GUIDE



GETTING THE BASICS RIGHT

ACCOUNTS
•
PRODUCTS
•
SERVICES

Niagara
CREDIT UNION
lives grow here

Effective January 1, 2005

Every Financial Plan Starts Here.

Savings and Chequing Accounts are the basic building blocks of financial management - get these right, and the rest becomes easier.



The following Accounts, Packages and Service Fees are reflective of our commitment to deliver superior quality financial services to fit your lifestyle.



Advantage Savings™

Earn high interest while enjoying the convenience and flexibility to access your money as you wish. A high rate of interest is paid for every dollar in the account. The Advantage Savings account is an ideal companion to the Maximiser chequing account.

- DEBIT TRANSACTIONS** • 1 free Electronic* and 1 free Teller† debits per month
 • Additional debits are \$1.00 each
- FREE BANKING** • Maintain a minimum monthly balance of \$50,000 and your debit transaction fees for the month will be waived
- ADDITIONAL FEATURES** • Interest is calculated on closing daily balance and paid monthly
 • Free automatic transfers from a Maximiser account into the Advantage account - a great way to save!
 • Free bill payments
 • Free Teller or Direct Deposits
 • Full access to your account through Webster, ABM, Telephone and MemberCard for your Direct Payment purchases
 • Free electronic record keeping with Webster®, or receive a monthly statement

Maximiser

The ideal chequing account for your day-to-day banking needs. Plus, take advantage of the minimum monthly balance feature or package options and reduce or eliminate your monthly account fees.

- DEBIT TRANSACTIONS** • Electronic*, Teller† & Cheque debits . . . \$0.50 each
- FREE BANKING** • Maintain a minimum monthly balance of \$1,000 and your debit transaction fees for the month will be waived
- ADDITIONAL FEATURES** • Free bill payments
 • Free Teller or Direct Deposits
 • Full access to your account through Webster, ABM, Telephone and MemberCard for your Direct Payment purchases
 • Free electronic record keeping with Webster®, or receive a free monthly statement

Combine the Maximiser with one of the following packages that are designed to suit varying levels of account activity.

	CONVENIENCE PLAN A basic plan – ideal for accounts with low activity.	CONVENIENCE PLAN PLUS Unlimited transactions plus a free cheque order.	E-PACKAGE If you prefer self-service banking – this account is for you!
Monthly Fee	\$5.00	\$15.00	\$10.00
Debit Transactions Included	15 of each type <small>(electronic, teller, cheque)</small>	Unlimited of each type <small>(electronic, teller, cheque)</small>	60 Electronic

NOTE: There will be a \$0.50 charge for each debit transaction exceeding those included in the package.

US Chequing

This account is ideal if you regularly require U.S. funds or travel frequently. Plus, earn tiered interest at competitive rates.

- DEBIT TRANSACTIONS** • Teller† & Cheque debits \$0.75 each
- ADDITIONAL FEATURES** • Tiered interest – calculated on closing daily balance and paid monthly
 • Free bill payments
 • Free Teller or Direct Deposits
 • Full access to your account through Webster and Telephone banking
 • Free electronic record keeping with Webster®, or receive a free monthly statement

* Electronic Transaction All ABM debits, point-of-sale, pre-authorized debit and electronic bill payments and transfers.
 † Teller Transaction All Teller posted debit transactions and transfers.

Youth Account

Take care of all your daily banking needs and earn interest on this specially designed Advantage Savings account for young members. Available for members through age 14.

- **Unlimited** Electronic* and Teller† debits
- ADDITIONAL FEATURES:**
- High rate of interest earned on every dollar - calculated on the closing daily balance and paid monthly.
 - Free Teller or Direct Deposits
 - Full access to your account through Webster, ABM, Telephone and MemberCard for your Direct Payment purchases. (requires parental approval)
 - Free electronic record keeping with Webster®, or receive a free monthly statement.



Student Account

This Maximiser account is ideal for students age 15-18 (or 18-25 if attending post-secondary education).

- DEBIT TRANSACTIONS** • **Receive for free each month:** 20 Electronic, 5 Teller, 5 Cheques, 4 Interac*
- ADDITIONAL FEATURES** • Additional debits are \$0.50 each
 • Free bill payments
 • Free Teller or Direct Deposits
 • Full access to your account through Webster, ABM, Telephone and MemberCard for your Direct Payment purchases
 • Free electronic record keeping with Webster®, or receive a free monthly statement.

*an additional fee may be charged by the ABM provider

Senior Account

If you're 60, enjoy the benefits of this special Maximiser account with free transactions and discounted services.

- DEBIT TRANSACTIONS** • Unlimited
- ADDITIONAL FEATURES** • Free bill payments
 • Free Teller or Direct Deposits
 • Full access to your account through Webster, ABM, Telephone and MemberCard for your Direct Payment purchases
 • Free AMEX One-signature travellers' cheques
 • 1% discount on AMEX Cheques for Two
 • 50% discount on Safety Deposit Box Rental (max \$15.00)
 • Free electronic record keeping with Webster®, or receive a free monthly statement

Niagara Credit Union MemberCard



Access • Convenience • Security

When you open an account, you'll automatically receive a personal Niagara Credit Union MemberCard which is your key to accessing any bank machine and to make POS (debit card) purchases. It's also your member identification when visiting a Niagara Credit Union branch, so it's easy for you to bank anytime, anywhere.