Heritage (over 60)

- Monthly Maintenance Fee waived
- Unlimited debit transactions
- Interac/Cirrus fees apply
- e-Transfer fees apply
- 1 Free Manager Trust Cheque/month

US Dollar

- \$1.00/debit
- Tiered Interest paid
- Cheques available
- Not availlable via Membercard®
- Not eligible for e-Transfer

SCU Personal Savings Accounts

Plan 24

- \$1.00/debit
- 1 free transaction monthly
- Interac/Cirrus fees apply
- additional e-Transfer fees apply

CU Save

- In branch or electronic debit \$5.00
- 1 free transaction monthly
- Not available via Membercard®

TFSA

- \$5.00/debit
- 1 free transaction monthly
- Not available on Membercard®

 Electronic/Card Debits 	\$1.00
 Cheques/In-branch Debits 	\$1.00
 Interac ATM Fee 	\$2.00
Cirrus ATM	\$4.00
 e-Transfer 	\$1.00
 e-Transfer Request 	\$0.50
 Credit Union ATM 	Ding Free

A 'ding free' ATM can be accessed by Canadian credit union members free-of-charge for withdrawals, deposits, and balance inquiries. Members can access thousands of surcharge-free ATMs across Canada.

ATM surcharges are not the same as transaction or account fees which would appear on your monthly statement – i.e. when a member exceeds the limits of a package account that comes with a fixed amount of free transactions per month.

We're here to help!

Speak with us today to find the account option that fits your lifestyle best.

Bank with Ease

We make everyday banking easy. We offer a variety of ways to manage your money, whenever, wherever you are.

INTERAC® e-Transfer- Send or receive money with ease

Mobile App- Available for iPhone and Android™. A fast and secure way for everyday banking.

Deposit Anywhere™- Quickly and securely deposit cheques with your smartphone or tablet.

CONTACT US

<u>Stoughton</u>	<u>Kisbey</u>
<u>Branch</u>	Branch
(306) 457-2443	(306) 462-2
304 Main St.	115 Main St.
Box 420	Box 250
Stoughton, SK	Kisbey, SK
SOG 4T0	SOC 1L0



SCAN HERE TO VISIT OUR WEBSITE





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SERVICE FEES



Low Fee

- Monthly Maintenance Fee \$4.00
- 12 debit transactions included, additional debits fee apply
- Interac/Cirrus fees apply
- e-Transfer fees apply

Unlimited

- Monthly Maintenance Fee \$15.00, monthly fee waived with \$10,000 min. daily balance
- Unlimited debit transactions
- Unlimited e-Transfers
- Unlimited e-Transfer Requests
- \$5.00 Safety Deposit Box discount
- Interac/Cirrus fees apply

Bright Start (0-24 years)

- Monthly Maintenance Fee waived
- Unlimited debit transactions
- 2 Free e-Transfers/month (rebated end of month)
- 2 Free e-Transfer requests/month (rebated end of month)
- Interac/Cirrus fees apply, additional e-Transfer fees apply

Maximizer

- \$1.00/debit
- Tiered Interest paid
- Interac/Cirrus fees apply
- e-Transfer fees apply

Miscellaneous Fees

NSF Cheque Return	\$45.00
Cheque/Payment Covered	\$5.00
Chargebacks	\$10.00
Collection Items	\$25.00
Personalized Cheques	Cost
Stop Payment	\$15.00
Non-member Cheque Cashing	\$30.00
Bank Confirmations	\$30.00
Recreate Statement	\$10.00
Account History Printout	\$5.00
Manager Trust Cheque	\$10.00
USD Manager Trust Cheque	\$10.00
Certified Cheque	\$10.00
Non-member Certified Cheque	\$20.00
Non-member US Cash Order	\$15.00
Tracing Fee (per item)	\$30.00
Membercard® replacement	\$10.00
Membercard® Rush Card order	\$50.00
Automatic Funds Transfer	\$2.00
Telephone Request to Transfer	\$2.00
Balance of Account to other FI	\$25.00
RRSP/RRIF/TFSA Transfer out	\$100.00
Dormant Account Letter	\$25.00



Bill payment correction	\$30.00
Estate Processing Fee	\$50.00/year
Estate Transfer Fee	\$50.00

Safety Deposit Boxes

Small	\$30
Medium	\$35.00
Large	\$45.00
Duplicate Key	Cost
Drilling Safety Deposit Box	Cost

Wire Fees

Outgoing Canadian Funds	\$25.00
Outgoing in USD/Foreign Funds	\$40.00
Incoming in Canadian Funds	\$15.00
Incoming in USD Funds	\$25.00