

The following gives you some idea of the many products and services that are available at Your Credit Union. You can also visit our web site at [www.yourcu.com](http://www.yourcu.com) to see our current loan and deposit rates and our current special offers.

### Mortgages & MeritLines

- » Flexible payments (weekly, bi-weekly, monthly)
- » Payroll deductions
- » Early repayment options (as high as 20% off the principal anytime during the year or 20% payment increase once per year)
- » No fee transfers and we do all the work
- » 10-month mortgages (no summer payments)
- » Terrific mortgage rates (prime less ¾% for 5-years)
- » Cash back (up to 3% on a 5-year fixed mortgage)

### Personal Loans & Lines of Credit

- » Flexible payments (weekly, bi-weekly, monthly)
- » Payroll deductions
- » No summer payments
- » Great rates (loan specials throughout the year)

### But that's not all...

- » A full range of deposit services
- » Education Line of Credit
- » Payroll deposit
- » RRSPs/RRIFs/RESPs
- » Mutual Funds
- » Term Deposits
- » Automated Banking Machines
- » Internet & telephone banking
- » Credit Union MasterCard
- » Travel products
- » A full range of insurance products through Credit Union Insurance Services

IT'S ALL ABOUT PEOPLE



Your Credit Union



### > Part of Your Credit Union Family

> Your Education Credit Union  
613-238-8001 or 613-225-5654

> Your Credit Union – Cornwall area  
613-932-7350 or 613-534-8381

> Your Municipal Credit Union  
613-233-8977 or 613-842-3622

> Your Ottawa Citizen Credit Union  
613-596-3556

> Your Trillium Credit Union  
613-535-9900 or 613-657-3657

> Your United Counties Educational Credit Union  
613-933-7737

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Your Credit Union >> Personal

## Service Charge Brochure



IT'S ALL ABOUT PEOPLE



Your Credit Union

[www.yourcu.com](http://www.yourcu.com)

At Your Credit Union, you are more than a customer, you are a member and a shareholder.

Your Credit Union has been providing personal service to its members and the surrounding communities for over fifty years. Originally, offering only loans, savings and chequing accounts, today members are offered financial products and services to meet their personal and/or their business ever changing needs.

## Chequing Accounts

<b>Cheque clearing</b> - personal	\$0.60
<b>Cheque clearing</b> - association	\$0.60
<b>Cheque clearing</b> - business	\$0.75
<b>Pre-authorized debits</b>	\$0.55
<b>Cheque</b> - return cancelled	\$1.50
<b>Cheque</b> - manual	\$3.50
<b>Cheque</b> - rejected - member contacted	\$5.00
<b>Foreign cheques</b> - CDN account	\$15.00
<b>Certified cheque</b> - member	\$6.00
<b>Certified cheque</b> - non-member	\$13.00
<b>NSF cheque</b>	\$27.50
<b>Chargebacks</b>	\$6.00
<b>Stop Payments</b> - full detail	\$7.50
<b>Stop Payments</b> - part detail	\$10.00
<b>Withdrawals</b> - over the counter	n/c
<b>Minimum monthly fee</b> - if balance is less than \$800	\$1.00
<b>Overdraft Transfer</b>	\$5.00
<b>Overdraft Interest</b> - minimum	\$5.00
<b>Telephone call to cover NSF</b>	\$5.00

## Package Accounts

<b>Package #1</b> - 15 transactions	\$4.95
<b>Package #2</b> - 30 transactions - includes some Interac ATM transactions	\$8.95

## US Chequing/Savings Accounts

<b>Cheque clearing</b>	\$0.90
<b>NSF</b>	\$20.00
<b>Chargebacks</b>	\$10.00
<b>Stop payment</b>	\$12.00
<b>Withdrawal</b> - over the counter	n/c

## Automated Teller Machines (ATM)

<b>Withdrawals</b> - YCU	n/c
<b>Withdrawals</b> - ACCULINK	\$0.40
<b>Withdrawals</b> - Interac/Exchange	\$1.10
<b>Withdrawals</b> - PLUS	\$2.35
<b>Inquiries</b>	\$0.95
<b>Transfers</b>	\$0.75
<b>Deposits</b> - YCU/Exchange	n/c

## Internet/Telephone Banking

<b>Utility bill payment</b>	\$0.55
<b>Transfers</b>	n/c
<b>Statements</b>	n/c

## Miscellaneous

<b>Balance inquiry</b> - by telephone	\$2.50
<b>Close account</b> - within 90 days	\$6.00
<b>Close account</b> - transfer to other FI	\$6.00
<b>Collection</b> - received	\$15.00
<b>Collection</b> - sent	\$15.00
<b>Direct payments</b> - POS	\$0.45
<b>Dormant Account Fee</b> - per year	\$20.00
<b>Drafts</b> - nil charge if in member's name	\$4.50

<b>Inactive account</b> - notice	\$17.00
<b>Inactive account</b> - close	\$50.00
<b>Letters</b> - balance, reference	\$13.00
<b>Money orders</b> - CDN and foreign	\$6.00
<b>Money orders</b> - trace	\$15.00
<b>Photocopies</b> - each page	\$0.30
<b>Post-dated cheques</b> - per item	\$1.00
<b>Receipts</b> - duplicate	\$10.00
<b>Safety deposit box</b>	
» small	\$47.50
» medium	\$72.50
» large	\$132.50
» seniors	\$5.00 off regular fee
<b>Search of records</b>	
» within 90 days - each item	\$5.00
» beyond 90 days - per hour	\$25.00
» minimum charge	\$20.00
<b>Statement</b> - duplicate by FSR	\$2.50
<b>Statement</b> - duplicate by CGI - cost plus search of records min	\$20.00
<b>Transfers</b> - by mail, e-mail or telephone	\$3.00
<b>Travellers' cheques</b>	n/c
<b>Utility bill payment</b>	
» over the counter	\$1.00
» trace	\$20.00
<b>Wire funds</b>	
» In	\$12.00
» Out < \$100K	\$27.50
» Out > \$100K	\$60.00

## RRSP/RRIF

<b>Transfers-out</b> - non group	\$25.00
<b>Transfers-out</b> - group	n/c

## Loans/Lines of Credit

<b>Application fee</b> - per signature	\$15.00
<b>Chattel registration fee</b>	\$20.00
<b>Late payment notice</b>	\$15.00
<b>Lien search</b>	n/c
<b>Loan extension/alteration fee</b>	\$15.00
<b>Loan interest letter</b>	\$12.00
<b>Line of credit draft</b>	\$3.25
<b>Letter of credit</b> - 1% of amount min	\$30.00
<b>Manual Loan Payment</b> - delinquent	\$10.00
<b>NSF loan payment</b>	\$20.00
<b>Short term loan</b> - min. interest	\$55.00

## Mortgages/MeritLines

<b>Appraisal</b>	Cost
<b>Assignment fee</b> - out	\$190.00
<b>Amending fee</b>	\$225.00
<b>Bridge</b> - fee plus interest at prime + 2%	\$150.00
<b>Discharge preparation</b>	\$155.00
<b>Registration cost for discharges/transfers</b>	Cost
<b>Renewal fee</b>	n/c