



## BUSINESS AND ORGANIZATION ACCOUNTS AND SERVICE FEES

	BUSINESS ACCOUNTS					COMMUNITY	SAVINGS ACCOUNTS		
	Chequing Account	Business 30	Business 90	Business 150	U.S.	Alliance Service	Plan 24	True Savings	Savings Plus
Adapted for...	Fee per transaction with 1 free transaction for every \$500 deposit	A low volume of transactions	A moderate volume of transactions	A high volume of transactions	Business account for people who do business in the United States	Non-profit organizations and small organizations	Daily interest savings paid monthly	Savings with interest calculated on monthly minimum balance	High interest savings account with daily interest paid monthly
Monthly fee	\$3.00	\$16.25	\$44.25	\$64.25	1,50 \$	n/a	n/a	n/a	n/a
Number of free monthly transactions	1 for every \$500 deposit	First 30 electronic or in-branch transactions	First 90 electronic or in-branch transactions	First 150 electronic or in-branch transactions	n/a	First 10 electronic or in-branch transactions	n/a	First 2 electronic or in-branch transactions	1 electronic or in-branch transaction
Minimum monthly balance required to waive specific fees	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Electronic Transactions</b>									
Debit card purchase	\$0.60	\$0.60	\$0.60	\$0.60	n/a	\$0.60	\$0.75	\$0.90	n/a
ATM withdrawal at a Manitoba Caisse	\$0.60	\$0.60	\$0.60	\$0.60	n/a	\$0.60	\$0.75	\$0.90	\$1.50
ATM transaction at a Manitoba Credit Union	\$0.75	\$0.75	\$0.75	\$0.75	n/a	\$0.75	\$0.75	\$0.90	n/a
Electronic debit	\$0.60	\$0.60	\$0.60	\$0.60	n/a	\$0.60	\$0.75	\$0.90	\$1.50
Additional fee – bill payment	\$0.60	\$0.60	\$0.60	\$0.60	n/a	\$0.60	\$0.75	\$0.90	\$1.50
Deposit	\$0.60	\$0.60	\$0.60	\$0.60	n/a	\$0.60	Free	Free	Free
Transfer (LA TÉLÉ-CAISSE, e-Caisse, Caisse ATM)	\$0.60	\$0.60	\$0.60	\$0.60	n/a	\$0.60	Free	Free	\$1.50
<b>In-Branch Transactions</b>									
Debit (cheque, withdrawal or transfer)	\$0.75	\$0.75	\$0.75	\$0.75	Cheque \$1.00 Withdrawal \$0.65 Free deposit & transfer	\$0.75	\$0.75	\$0.90	\$1.50
Deposit	\$0.75	\$0.75	\$0.75	\$0.75		\$0.75	Free	Free	Free
<b>Other Services</b>									
In-branch bill payment	\$1.50	\$1.50	\$1.50	\$1.50	n/a	\$1.50	\$1.50	\$1.50	n/a
Additional fee – ATM withdrawal - Interac	\$1.50	\$1.50	\$1.50	\$1.50	n/a	\$1.50	\$1.50	\$1.50	\$1.50
ATM withdrawal - Plus	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Interest on account	n/a	n/a	n/a	n/a	✓	n/a	✓	✓	✓
Cheque order	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee	n/a
Monthly statement with cheque images	Free	Free	Free	Free	Free	Free	Free	Free	Free
VISA Desjardins credit card payment	Free	Free	Free	Free	Free	Free	Free	Free	Free

Service fees effective September 1st, 2010. Fees subject to change without notice.

## SERVICE FEES

<b>STOP PAYMENT</b>	\$10.00	<b>BILL PAYMENT</b>	
<b>CHEQUE</b>		In-branch – member (legislated invoices are exempt)	\$1.50
Certified cheque – member	\$6.00	In-branch – non member	\$2.00
Certified cheque – non member	\$12.00	<b>RRSP</b>	
Non-encoded cheque	\$3.00	Transfer out	\$50.00
Official cheque (at member's request)	\$6.00	Transfer to Credential Group/C Finance	Free
Post-dated cheque handling	\$3.00	<b>STATEMENT</b>	
U.S. cheque drawn on Canadian account	\$10.00	Photocopy of statement	\$2.00/page
Travellers cheques	1 %	Delivery by mail	Free
Overdraft	\$5.00	In-branch pick-up	Free
Returned cheque – commercial deposit	\$5.00	Cheque imaging on CD	\$25.00
Returned cheque – deposit against loan	\$10.00	<b>TRANSFER</b>	
Cheque without funds (NSF) charge	\$35.00	Automated to cover cheque	\$1.50
<b>SAFETY DEPOSIT BOX</b>		Telephone – Canadian or U.S. funds	Cost + \$10.00
Annual fee (including GST)	from \$30.00 to \$90.00	Of account to another institution	\$30.00
Key replacement	\$35.00	<b>VARIOUS</b>	
Drilling	\$275.00	Bank confirmation	\$30.00
<b>ACCOUNT CLOSING</b>		Night deposit – yearly rental	\$30.00/bag
Within 180 days	\$15.00	Bank draft	\$10.00
Inactive account	\$30.00/year	Money order	\$5.00
Account transferred to another institution	\$30.00	Information request by telephone	\$2.50
<b>AUTOMATED TELLER MACHINE (ATM)</b>		Search	\$30.00/hour
Withdrawal – Manitoba Caisse	Included as a transaction		
Withdrawal – Manitoba Credit Union	Included as a transaction		
Withdrawal - Interac	\$1.75		
Withdrawal – Plus/Cirrus	\$3.00		