

PERSONAL ACCOUNTS AND SERVICE FEES

	OPERATING ACCOUNTS											SAVINGS ACCOUNTS		
	Regular	Universel	Multi-options 20	Multi-options 40	Multi-options 60	Multi-options Unlimited	e-Option	60+ Service	Youth 1 to 17 years	Student 18 to 24 years	U.S.	Plan 24	True Savings	Savings Plus
Adapted for...	Fee per transaction	Interest-bearing account with a minimum balance of \$1,000	20 free electronic or in-branch transactions	40 free electronic or in-branch transactions	60 free electronic or in-branch transactions	Unlimited number of electronic or in-branch transactions	Unlimited number of electronic transactions	Account for members 60 years and up	Interest-bearing account	Interest-bearing account for full-time postsecondary students	U.S. chequing account	Daily interest savings paid monthly	Savings with interest calculated on monthly minimum balance	High interest savings account with daily interest paid monthly
Monthly fee	\$1.50	\$2.00	\$7.25	\$11.25	\$15.25	\$19.25	\$9.25	Free	Free	\$3.25	\$1.50 *	n/a	n/a	n/a
Number of free monthly transactions	n/a	Unlimited number of electronic and in-branch transactions when maintaining the minimum monthly balance	First 20 electronic or in-branch transactions	First 40 electronic or in-branch transactions	First 60 electronic or in-branch transactions	Unlimited number of electronic or in-branch transactions	Unlimited transactions if electronic	Unlimited number of electronic or in-branch transactions	First 25 electronic or in-branch transactions	First 25 electronic or in-branch transactions	n/a	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	\$1,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Electronic Transactions														
Debit card purchase	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	Free	Free	Free	\$0.55	\$0.55	n/a	\$0.75	\$0.90	n/a
ATM withdrawal at a Manitoba Caisse	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	Free	Free	Free	\$0.55	\$0.55	n/a	\$0.75	\$0.90	\$1.50
ATM transaction at a Manitoba Credit Union	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	Free	Free	Free	\$0.75	\$0.75	n/a	\$0.75	\$0.90	n/a
Electronic debit	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	Free	Free	Free	\$0.55	\$0.55	n/a	\$0.75	\$0.90	\$1.50
Additional fee – bill payment	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	Free	Free	Free	\$0.55	\$0.55	n/a	\$0.75	\$0.90	\$1.50
Deposit	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a	Free	Free	Free
Transfer (LA TÉLÉ-CAISSE, e-Caisse, Caisse ATM)	Free	Free	Free	Free	Free	Free	Free	Free	\$0.55	\$0.55	n/a	Free	Free	\$1.50
In-Branch Transactions														
Debit (cheque, withdrawal or transfer)	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	Free	\$0.65	Free	\$0.65	\$0.65	Cheque \$1.00 Withdrawal \$0.65 Free deposit & transfer	\$0.75	\$0.90	\$1.50
Deposit	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free		Free	Free	Free
Other Services														
In-branch bill payment	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	Free	\$1.50	\$1.50	n/a	\$1.50	1,50 \$	n/a
Additional fee – ATM withdrawal - Interac	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	n/a	\$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	\$3.00	\$3.00	\$3.00	3,00 \$	\$3.00
Interest on account	n/a	✓	n/a	n/a	n/a	n/a	n/a	n/a	✓	✓	✓	✓	✓	✓
Cheque order	Current fee	Current fee	1 free/year	1 free/year	1 free/year	1 free/year	Current fee	1 free/year	1 free/year	1 free/year	Current fee	Current fee	Current fee	n/a
Monthly statement with cheque images	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Certified cheque by member	Current fee	Current fee	Current fee	Current fee	Current fee	Free	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee
Money order	Current fee	Current fee	Current fee	Current fee	Current fee	Free	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee
Rebate on safety deposit box	n/a	n/a	\$5.00	\$5.00	\$5.00	\$5.00	n/a	25 %	n/a	n/a	n/a	n/a	n/a	n/a
VISA Desjardins credit card payment	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Travellers cheque	Current fee	Free	Free	Free	Free	Free	Current fee	Free	Current fee	Current fee	Current fee	Current fee	Current fee	Current fee

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

* Free if linked to a Canadian account.

SERVICE FEES

STOP PAYMENT	\$10.00	BILL PAYMENT	
CHEQUE		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	RRSP	
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	STATEMENT	
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	TRANSFER	
Cheque without funds (NSF) charge	\$35.00	Automated to cover cheque	\$1.50
SAFETY DEPOSIT BOX		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	VARIOUS	
Drilling	\$275.00	Bank confirmation	\$30.00
ACCOUNT CLOSING		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
AUTOMATED TELLER MACHINE (ATM)		Search	\$30.00/hour
Withdrawal – Manitoba Caisse	Included as a transaction		
Withdrawal – Manitoba Credit Union	Included as a transaction		
Withdrawal - Interac	\$1.50		
Withdrawal – Plus/Cirrus	\$3.00		