

CHEQUE PROCESSING FEES

(Price is per item and includes Cheques & Pre-authorized Debits)

Regular Personal Chequing Accts.	\$0.42
U.S. Chequing Acct.	\$1.00
Regular Ag./Comm. Chequing	\$0.50

Special Accounts

Chequing 500:

- 1 free item per \$500 of min. monthly balance
 - Additional debit/withdrawal/POS \$0.60
- Community Organizations \$0.50
(25 free transactions per month)

SAVINGS ACCOUNT PROCESSING FEES

Plan 24

- Withdrawal Free
- Pre-authorized debit per item \$0.47

Plan 24 Plus

(based on min. balance over \$1,000)

- 1st transaction Free
- Additional debit/withdrawal/POS \$0.60

- Balance under \$1,000

- charge per item \$0.60

Minnedosa Money

- 1st transaction Free
- Additional debit/withdrawal/POS \$2.50

Save It Up

- 1st transaction Free
- Additional debit/withdrawal/POS \$2.50

Ag./Business Investment Savings

- 1st transaction Free
- Additional debit/withdrawal/POS \$2.50

PERSONAL ACCOUNT PACKAGES

CUPAC - \$9.50/month

- * 30 Free Cheques or Point of Sale
 - * 3 Free Outgoing eTransfers
 - * Free Traveller's Cheques
 - * Free Drafts & Money Orders
 - * Free Bill Payments
 - * Free Certified Cheques
 - * Free Cheque Orders
 - * \$5 Discount on Safety Deposit Boxes
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CUPAC+ - \$13.00/month

- * Unlimited Free Cheques or Point of Sale
 - * 5 Free Outgoing eTransfers
 - * Free Traveller's Cheques
 - * Free Drafts & Money Orders
 - * Free Utility Bill Payments
 - * Free Certified Cheques
 - * Free Cheque Orders
 - * \$5 Discount on Safety Deposit Boxes
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PERSONAL GOLDEN ACCOUNTS

(offered at age 60)

- * No Monthly Fee
- * 30 Free Cheques or Point of Sale
- * 3 Free Outgoing eTransfers
- * Free Traveller's Cheques
- * Free Drafts & Money Orders
- * Free Utility Bill Payments
- * Free Certified Cheques
- * Free Cheque Orders
- * \$5 Discount on Safety Deposit Box

PERSONAL ACCOUNT PACKAGES (con't)

MORTGAGE PLUS - \$4.50/month

(must have Personal Mortgage at MCU)

- * 30 Free Cheques or Point of Sale
- * 3 Free Outgoing eTransfers
- * Free Traveller's Cheques
- * Free Drafts & Money Orders
- * Free Utility Bill Payments
- * Free Certified Cheques
- * Free Cheque Orders
- * \$5 Discount on Safety Deposit Boxes
- * Does not include HELOC

NEW TO CANADA ACCOUNT – No Charge

(members new to Canada in last 6 months)

- * 30 Free Cheques or Point of Sale
- * 3 Free Outgoing eTransfers
- * Free Traveller's Cheques
- * Free Drafts & Money Orders
- * Free Utility Bill Payments
- * Free Certified Cheques
- * Free Cheque Orders
- * \$5 Discount on Safety Deposit Boxes

YOUNG ADULT - \$4.50/month

- * Under age 25
- * Same features as our CUPAC Account
- * Bonus rate of .25% on RRSP's

JUNIOR & STUDENT ACCOUNTS

FAT CAT (under 13) Free

JUMPSTART (under 19) Free
* Same features as our CUPAC Account

CAMPUS Free
* Must be attending post-secondary school
* Same features as our CUPAC Account
* Includes 4 free Interac ATM transactions