

# Personal Account Options & Lifestyle Solutions

Different  
by Design.

## Personal Account Options

Account Details	Personal Chequing	Advantage Investment	Low Fee	Maximizer	U.S. Dollar
Account Description	Our no-frills, pay-as-you-go account option for quick, convenient access to your money!	Get the best of both worlds! Quick, easy access to funds and you earn interest!	This account is a cost-effective option for those with low transaction volumes.	Have your cake and eat it too! Earn interest on your transaction account? Yes, please!	Quick, convenient access to U.S. Dollars, plus, you earn interest!
Monthly Maintenance Fee (MMF)	\$2.00	Free	\$4.00	\$2.00	Free
Minimum Monthly Balance Required to Waive your MMF	\$1,500.00 PLUS \$1.00 credit for every \$1,500 of balance maintained	N/A	\$1,500.00	\$1,500.00 - MMF PLUS all other service charges are waived	N/A
Free Transactions* Included in your MMF	N/A	1 free item	8 free items	N/A	1 free item
Interest	No	5 Tiers - Calculated Daily; Paid Monthly	No	5 Tiers - Calculated Daily; Paid Monthly	5 Tiers - Calculated Daily; Paid Monthly
Cost of Transactions above Free Transactions included in MMF					
Cheque, Manual Debit or Cash Withdrawal	\$1.00	\$1.50	\$1.00	\$1.00	\$1.00
Electronic Debit	\$1.00	\$1.50	\$1.00	\$1.00	N/A

### Choices, Choices, Choices!

Whether you use your account just a little, or you use it a lot - if you are depositing your first pay cheque or your pension cheque - or anywhere in between, we have an account solution to meet your needs! Plus many of our accounts offer substantial discounts - some are even FREE!

Our friendly, knowledgeable staff will walk you through your account options to determine a solution that will meet your lifestyle needs and financial objectives!

### Bank whenever, wherever, however you want.

Banking should be simple and easy. With Weyburn Credit Union, it is! We offer a variety of delivery channels to allow you to manage your money whenever, wherever, however you want.

**INTERAC® e-Transfers** - Send or receive money with ease using INTERAC e-Transfers.

**Mobile APP** - It's a fast and secure way to handle everyday banking wherever and whenever you want - available on iPhone and Android™ devices!

**Deposit Anywhere™** - Quickly and securely deposit cheques with your smartphone or tablet from anywhere, day or night.

No matter what your banking preference - online banking, mobile banking, contact centre - you name it, we have you covered! Visit [weyburncu.ca](http://weyburncu.ca) for more information!

## Lifestyle Solutions

Account Details	FatCat	HeadStart	Graduate	Life Start	When I'm 64
Account Description	Teaching youth good money habits has never been easier - FatCat Accounts are free and earn interest!	Get it all - unlimited Free Transactions*, innovative banking options, competitive interest - all with no service charges!	This account offers substantial discounts for those enrolled in a minimum of 60% full-time studies.	A low cost, self-serve style account for young adults in the work force - we want to help you get on your feet!	If you maintain a minimum balance of \$1,500, we will waive the MMF, making the WIM64 account virtually free!
Account Requirements	Youth Aged Under 12	Youth Aged 12-18	Students aged 19-27	Young Adults 19-27	Adults aged 64+
Monthly Maintenance Fee (MMF)	Free	Free	Free	\$7.00	\$2.00
Free Transactions* Included in your MMF	Free	Free	35 free items & 2 Interac ATM W/D	Unlimited electronic	Free
Interest	2 Tiers - Calculated Daily; Paid Monthly	2 Tiers - Calculated Daily; Paid Monthly	2 Tiers - Calculated Daily; Paid Monthly	5 Tiers - Calculated Daily; Paid Monthly	N/A
Cost of Transactions above Free Transactions included in MMF					
Cheque, Manual Debit or Cash Withdrawal	Free	Free	\$1.00	\$1.00	Free
Electronic Debit	Free	Free	\$1.00	Free	Free

### Member Service Package

A monthly maintenance fee of \$10.00 gets you 30 free transaction items and discounts on other services. Save money on your service charges with the Member Service Package - you will save almost 60% - it's like everyday banking just went on sale!

### Member Service Premium Package

A monthly maintenance fee of \$16.00 earns you unlimited free transactions\*. No matter how often you use your account, you have the peace of mind that you will never get surprised by high service charges. Yeah, go ahead and pay for that coffee with your debit card!

### Add a Bundle, Save a Bundle!

Account bundles are designed to help members save money by controlling service charges.



\* Free transactions exclude Interac (\$2.50) and Cirrus (\$4.00) ATM withdrawals.

# Savings Accounts

## Plan 24

- Flexibility: Complete access to your money - by debit card, on-line, mobile, telephone banking, ATMS and more - your choice, no restrictions!
- Competitive Interest Rate: 5 Tiers - Calculated Daily; Paid Monthly
- 1 Free Transactions Per Month: Cost per transaction above the two free - \$1.50 per transaction item.

## Premium Investment

- Premium Investment Rate: 4 Tiers - Calculated Daily; Paid Monthly
- 1 Free Transaction Per Month: Cost per transaction above the free - \$4.00/manual withdrawal or \$2.50/electronic
- Access: you can access funds in-branch, over the phone or through on-line banking

## LifeStart

- Higher Interest Rate: Flat Interest - Calculated Daily; Paid Monthly
- 1 Free Transaction Per Month: Cost per transaction above the free - \$4.00/manual withdrawal or \$2.00/electronic
- Convenient Access: You have immediate access to your funds - in-branch, over the phone or electronically

## HeadStart

- Higher Interest Rate: Flat Interest - Calculated Daily; Paid Monthly
- 1 Free Transaction Per Month: Cost per transaction above the free - \$4.00/manual withdrawal or \$2.00/electronic
- Convenient Access: You have immediate access to your funds - in-branch, over the phone or electronically

## FatCat

- Higher Interest Rate: Flat Interest - Calculated Daily; Paid Monthly
- 1 Free Transaction Per Month: Cost per transaction above the free - \$4.00/manual withdrawal or \$2.00/electronic
- Convenient Access: You have immediate access to your funds - in-branch, over the phone or electronically

## Service Fees and Charges

Bank Drafts	
Account Holder	\$12.00
WIM64, CU59, MSP, & MSPP plans	\$8.00
Non-Account Holder	\$20.00
Bill Payments	
Account Holder	\$2.00
Non-Account Holder	\$10.00
Bill Payment Trace	\$25.00
Card Transaction Fees	
CU or acculink ATM	\$1.00
Interac ATM	\$2.50
Cirrus ATM	\$4.00
Certified Cheques (CAD & USD)	
Account Holder	\$10.00
WIM64, CU59, MSP, & MSPP plans	\$5.00
Non-Account Holder	\$15.00
Chargeback	\$6.00/item
Cheque Image	\$1.00/copy
Choice Rewards	\$24.00
Currency (USD)	
Account Holder	NC
Non-Account Holder	\$0.50/\$100; \$5.00 Minimum
Currency and Coin (CAD)	
Account Holder	NC
Non-Account Holder	\$0.25/roll; \$0.50/100 bills
Managers Trust Cheques (CAD & USD)	
Account Holder	\$6.00
WIM64, CU59, MSP, & MSPP plans	\$4.00
Non-Account Holder	\$12.00
Overdraft Notification Fee	\$5.00/item
NSF Fee	\$45.00/item
Post-Dated Cheque Safekeeping	\$2.00/item
Power of Attorney	
Completed by WCU	\$15.00
Lawyer Drawn	\$12.00
Safety Deposit Box	
1 1/2 x 5 1/4	\$40.00 + GST
2 1/4 x 5 1/4	\$50.00 + GST
Larger sizes available - please inquire	
Statement Reprint	\$3.00/statement
Stop Payment	
Complete Order	\$10.00
Incomplete Order	\$16.00
Recurring	\$5.00
USD Cheque Drawn on CAD Account	\$ 8.00/item
Paper Statement	\$2.00



## Personal Account Options & Solutions

Service fees and charges  
Effective January 1, 2019



**Weyburn**  
Credit Union

*Different* by Design.

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