

SAVINGS

SIMPLY EVERYDAY SAVINGS

HIGH INTEREST SAVINGS

COMBINATION SAVINGS

U.S. HYBRID CHEQUING/SAVINGS

EMERGENCY SAVINGS



FEES AND STANDARD SERVICES					
Monthly Fee	Pay as you go				
Youth Pricing (18 and younger)	Transaction fees waived except Interac® and out-of-Canada ATM withdrawal fees	Pay as you go	Pay as you go	Pay as you go	Pay as you go
Minimum Balance Waiver	None	None	None	None	None
Printed Statement Fee	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
E-statement	Free	Free	Free	Free	Free
Minimum balance requirement	None	Lower interest paid on deposit less than \$5,000	Lower interest paid on deposit less than \$5,000	None	None
Interest	Based on posted rate	Tiered, based on posted rate	Tiered, based on posted rate	Based on posted rates	Based on posted rate
Special Features	N/A	1 free debit transaction/month	1 free debit transaction/month	Tiered monthly interest 2 Free debit transactions/month Includes the flexibility of a chequing account	\$15,000 maximum deposit limit
IN BRANCH TRANSACTIONS					
Deposits	Free	Free	Free at offering times only. No deposits during closed period.	Free	Free
Bill Payments	\$1.25	\$2.25	\$2.25	N/A	N/A
Transfers between YNCU accounts	\$1.25	\$2.25	\$2.25	\$1.25	Free
Withdrawals	\$1.25	\$2.25	\$2.25	\$1.25	Free
YNCU SELF SERVE TRANSACTIONS (MOBILE/ATM/WEB/TELEPHONE)					
Deposits	Free	Free	Free at offering times only.	Free	Free
Email Money Transfer	\$1.50	\$2.25	Not available	N/A	N/A
Bill Payments	\$1.25	\$2.25	\$2.25	N/A	N/A
Transfers between YNCU accounts	Free	\$2.25	\$2.25	Free	Free
Preauthorized Payments	\$1.25	\$2.25	Not available	N/A	N/A
ATM Withdrawals	\$1.25	\$2.25	Not available	N/A	N/A
Debit Card Purchase (POS)	\$1.25	\$2.25	Not available	N/A	N/A
International Debit Card Purchase (POS)	2.50% of transaction value	2.50% of transaction value	Not available	N/A	N/A
ATM ACCESS FEE					
In Canada (Interac®)	\$2.00 for withdrawals at any non-Exchange Network ATM in Canada.			N/A	N/A
Outside Canada	\$3.00 for withdrawals at non-Canadian ATMs			N/A	N/A
ADDITIONAL VALUE ADDED SERVICES					
MemberCard® Buyer Protection and Extended Warranty included FREE with your MemberCard® debit card.					N/A