

Personal Accounts and Fees Change Notice

Effective: May 1, 2018

Here at River City Credit union we want to ensure our services are affordable while providing you with the best value possible. Our fees are set to cover the cost of the services provided and to guarantee we can continue providing the technology and innovative services you want with your banking experience.

Our latest annual review led to some changes to our personal chequing and savings accounts, and service fees. These changes will come into effect on **May 1, 2018**.

Personal Banking Plans

The biggest change is we are now offering **free INTERAC e-Transfers®**.

Please review the detailed changes below and you can refer to your banking statement to confirm which account you have.

Chequing Account	Item	Current	New (May 1, 2018)
Power Plus Chequing	Monthly Fee	\$17.50	\$18.00
	Paper Statement	Free	\$2.00
	INTERAC e-Transfers®	\$1.50	Unlimited
	Canadian Drafts	Free	1 free, then \$7.50
Power Chequing	Paper Statement	Free	\$2.00
	INTERAC e-Transfers®	\$1.50	5 free, then \$1.50
	Canadian Drafts	\$6.00	\$7.50
Fastrac Chequing	Paper Statement	\$1.00	\$2.00
	INTERAC e-Transfers®	\$1.50	2 free, then \$1.50
e-Chequing	Monthly Fee	\$6.00	\$8.00
	Paper Statement	\$1.00	\$2.00
	INTERAC e-Transfers®	\$1.50	2 free, then \$1.50
Value Chequing	Paper Statement	\$1.00	\$2.00
	INTERAC e-Transfers®	\$1.50	1 included in 12 free transactions, then \$1.50
Reward Chequing, Reward Savings	Canadian Drafts	Free	2 free, then \$7.50
Personal Chequing, River City Savings, Plan24 Savings	Pre-authorized Debit/External Withdrawal (AFT)	\$0.60	\$0.75
	Direct payment purchase (Point of Sale)	\$0.60	\$0.75
	Cheques written on account	\$0.60	\$0.75
	Online Transfers (RCCU Account)	\$0.20	Free

Other Service Fees

Miscellaneous	Item	Current	New (May 1, 2018)
	Cheques – Clearing	\$0.60	\$0.75
	Direct Payment-POS (Interac Direct Payment)	\$0.60	\$0.75

Pre-authorized Debit/External Withdrawal (AFT)	\$0.60	\$0.75
Online Transfers (RCCU Account)	\$0.20	Free
Replacement Debit Card (before renewal)	\$5, after that \$25	First lost card is \$7.50, after that \$25 - only \$5 for damaged cards
Account Balance Over the Phone	\$1.00	\$2.00
Telephone Transfer Request	\$1.00	\$2.00
Stop payment -partial detail	\$15.00	\$20.00
Statement Fee	\$1.00	\$2.00
Unauthorized Overdraft-Accommodation	\$10.00+18%	\$30+25%

Cheques	Item	Current	New (May 1, 2018)
	Post Dated Cheques/Item	\$2.50	\$5.00
	NSF AFT/Cheques	\$40.00	\$50.00
	Chargeback (NSF) or cheque Return	\$5.00	\$10.00
	Collection Fee (Cheque Sent/Received on Collection)	\$20.00	\$30.00

Drafts & Money Orders	Item	Current	New (May 1, 2018)
	Canadian Bank Drafts/Official Cheques	\$6.00	\$7.50
	US Bank Draft	\$6.00	\$7.50
	International Bank Draft	\$7.00	\$10.00

Wire Transfers	Item	Current	New (May 1, 2018)
	Out of Province Credit Union-Out going wires	\$10.00	\$15.00

Estate Accounts	Item	Current	New (May 1, 2018)
	Estate handling fee	N/A	\$50/hr

If you have any questions regarding the above changes a Member Service Representatives would be happy to review your account with you. Please visit us in branch or call 780-496-3482.