



CAISSES POPULAIRES de l'Ontario
membres de L'Alliance des caisses populaires de l'Ontario limitée

USER FEES - PERSONAL ACCOUNTS

Effective July 1st, 2014

FEES PER TRANSACTION

PERSONAL CHEQUING, BUILD-UP SAVINGS, REGULAR SAVINGS¹

Code	Transaction	Fee
CHEQUING ACCOUNT		
CCQ / CHQ	Cheques	\$0.90
Deposit		
DEP / NBD	Counter	No fee
ATD	ATM	
OLD	Direct deposit	
Withdrawal		
WD / NBW	Counter	\$0.90
ATW / ATQ	ATM	\$0.80
SCD	ATM outside Canada (Interac ^{2,3} / Plus ²)	\$0.80
PUR	Direct payment (Canada, U.S.)	\$0.80
Bill payment		
CCB	Counter	\$2
ATI	ATM	\$0.80
ACB / WWB	AccèsD (Telephone or Internet)	\$0.80
DW / PAW	Preauthorized payment	\$0.80
Transfer		
TTR	Counter	\$0.90
ATT	ATM	\$0.80
ACT / WWT	AccèsD (Telephone or Internet)	\$0.80
TR	Automated transfer (within same folios/ account)	No fee
TFC / TFF	Transfer between folios/accounts (at the same caisse)	\$0.80
TAL	Automated payment transfer	No fee

STATEMENT OF ACCOUNT

	Fee
Weekly	
Without cheque images	\$1.50
With paper cheque images	\$2.50
With online cheque images	\$2
Monthly	
Without cheque images	\$1
With paper cheque images	\$3.50
With online cheque images	\$2.50
Online (on AccèsD)	
Without cheque images	No fee
With paper cheque images	\$3
With online cheque images	\$2

Notes

1. Cheque and direct withdrawal transactions cannot be carried out in the Regular Savings Account.
2. TM: Registered trademark of Interac Inc. used under licence.
3. For withdrawals made at other financial institutions' Interac and Plus ATM's, fees of \$1.50 and \$3 will apply, respectively. For individual members of Caisses populaires affiliated with L'Alliance des caisses populaires de l'Ontario limitée, Interac network access fees for a maximum of three withdrawals per month made from another financial institution's ATM (\$1.50 per transaction) are waived for the following fixed-rate monthly plans : Mid-level, Autonomous, Autonomous Plus, Premier and Premier Plus. However, certain ATM suppliers charge additional fees for the use of their machines. They must inform the user via an on-screen message before processing the transaction. The user then has the option of cancelling the transaction. These fees are added to the amount of the withdrawal and paid directly to the ATM supplier.