

Account Transaction Fees



The following are transaction fees that apply to personal accounts in Canadian dollars (except for US dollar accounts where the fees are charged in US dollars).

Account Transaction Fees				
	Fee Per Item			
	Chequing Accounts			Savings Accounts
	Maximizer®	No-Fee	US	
Conexus ATM & Saskatchewan Credit Union ATM (ACCULINK®)*				
Account balance inquiries	FREE	FREE	N/A	FREE
Deposits	FREE	FREE	N/A	FREE
Withdrawals	\$0.60	FREE	N/A	\$5.00
Transfers out	\$0.60	FREE	N/A	\$5.00
Bill payments	\$2.00	FREE	N/A	\$5.00
Bill payments - Heritage Services 60 years +	FREE	FREE	N/A	\$5.00
Out of Province Credit Unions (ACCULINK)				
Deposits	FREE	FREE	N/A	FREE
Withdrawals	\$0.60	FREE	N/A	\$5.00
Transfers out	\$0.60	FREE	N/A	\$5.00
United States & Foreign				
Withdrawals (CIRRUS®)	\$4.00	\$4.00	N/A	\$5.00
Self Serve Transactions				
Account balances and history (online banking/voice response)	FREE	FREE	FREE	FREE
Bill payments (online banking/voice response)	\$0.65	FREE	N/A	\$5.00
Transfers out (online banking/voice response)	\$0.65	FREE	\$0.60	\$5.00
Auto transfer from savings	N/A	N/A	N/A	2 free/month \$5.00/transfer over 2**
INTERAC® Direct Payment purchases***	\$0.65	FREE	N/A	\$5.00
Pre-authorized debits	\$0.80	FREE	\$0.60	\$5.00
Cheques		FREE	\$0.80	N/A
Other Transactions				
Bill payments (in-branch/ATM/Member Contact Centre)	\$2.00	FREE	N/A	\$5.00
Bill payments - Heritage Services 60 years + (in-branch/ATM/Member Contact Centre)	FREE	FREE	N/A	\$5.00
Withdrawals (in-branch)	\$1.00	FREE	\$1.00	\$5.00
Transfers out (in-branch)	\$1.00	FREE	\$1.00	\$5.00
INTERAC® e-Transfers (incoming)	FREE	FREE	N/A	\$5.00
INTERAC e-Transfers (outgoing)	\$1.50	40 free/month \$1.50/transfer over 40	N/A	\$5.00

* Non-Conexus ATM channels may charge their own fees for use.

** Up to two monthly automatic transfers from a savings account are free.

*** Merchants may charge their own fees for use of this payment option.

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