

# Account Transaction Fees

The following are transaction fees that apply to personal accounts and unless otherwise indicated are applied in Canadian dollars (except for US dollar accounts where the fees are charged in US dollars). These fees will be charged for transactions that are not included in your Everyday Banking account packages, No-Fee Account or Special Services benefits.

Account Transaction Fees				
ATM Services* Canada				
	Chequing Accounts			Savings Accounts
	Maximizer	No Fee	US	
<b>Conexus ATM &amp; Saskatchewan Credit Union ATM (ACCULINK®)</b>				
• Account Balance Inquiries	FREE	FREE	N/A	FREE
• Deposits	FREE	FREE	N/A	FREE
• Withdrawals	\$0.60	FREE	N/A	\$5.00
• Transfers	\$0.60	FREE	N/A	\$5.00
• INTERAC® e-Transfers	\$1.50	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
<b>Out of Province Credit Unions (ACCULINK)</b>				
• Deposits	FREE	FREE	N/A	FREE
• Withdrawals	\$0.60	FREE	N/A	\$5.00
• Transfers	\$0.60	FREE	N/A	\$5.00
<b>United States &amp; Foreign</b>				
• Withdrawals (CIRRUS®)	\$4.00	\$4.00	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. Limited time offer.

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# Account Transaction Fees

Account Transaction Fees				
Transactions				
	Chequing Accounts			Savings Accounts
	Maximizer	No Fee	US	
<b>Self Serve Transactions</b>				
• 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 (Online Banking/Voice Response)	\$0.65	FREE	\$0.60	\$5.00
• Auto transfer from savings	N/A	N/A	N/A	2 free/month*
• Interac Direct Payment purchases*	\$0.65	FREE	N/A	\$5.00
• Pre-authorized debits	\$0.80	FREE	\$0.60	\$5.00
• Cheques (per cleared item)		FREE	\$0.80	N/A
* Merchants may charge their own fees for use of this payment option				
<b>Other Transactions</b>				
• Bill Payments (In-branch/ATM/via Member Contact Centre)	\$2.00	FREE	N/A	\$5.00
• Bill Payments - Heritage Services 60 years+ (In-branch/ATM/via Member Contact Centre)	FREE	FREE	N/A	\$5.00
• Withdrawals (In-branch)	\$1.00	FREE	\$1.00	\$5.00
• Transfers (In-branch)	\$1.00	FREE	\$1.00	\$5.00
• e-Transfers	\$1.50	FREE	NA	\$5.00

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