

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).

	Chequing accounts			Savings accounts ²
Conexus ATM & Saskatchewan credit union ATM (ACCULINK®) ¹	MAXIMIZER®	No-fee	US	Savings
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
Domestic				
Withdrawals (Interac®)	\$2.50	\$2.50	N/A	\$5.00
United States & foreign ³				
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	Free
Transfers out (online banking/voice response)	\$0.65	Free	\$1.00	\$5.00
Auto transfer from savings	N/A	N/A	N/A	\$5.00
Interac® direct payment purchases ⁴	\$0.65	Free	N/A	\$5.00
Pre-authorized debits	\$0.80	Free	\$1.00	\$5.00
Cheques	N/A	Free	\$1.00	\$5.00

Other transactions	Chequing accounts		Savings accounts ²	
	MAXIMIZER®	No-fee	US	Savings
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
<i>Interac</i> ® e-Transfers (incoming)	\$1.50	Free	N/A	Free
<i>Interac</i> ® e-Transfers (outgoing-including Request Money transfers)	\$1.50	30 free/month \$1.50/transfer over 30	N/A	\$5.00

¹ Non-Conexus ATM channels may charge their own fees for use. Non-credit union debit and all credit cards using a Conexus ATM are charged a \$3.00 fee, international cards are charged a \$3.50 fee.

² Savings account includes two free transactions per month (except for *Interac*® e-Transfers, in-branch bill payments and *Interac*® and CIRRUS® ATM withdrawals).

³ Effective August 18, 2023 international transactions made with a Conexus debit card incur a 2.5% foreign currency transaction fee included within the foreign exchange conversion.

⁴ Merchants may charge their own fees for use of this payment option.

Notes: If the maximizer balance falls below \$1,500.00, an administrative fee of \$1.50 is charged along with any service-chargeable transactions at month-end.

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