

Self-Service, 24-Hour Access Options

MemberDirect® Online Banking

Gives you the freedom to do your banking whenever, wherever you choose; access your accounts 24 hours a day, 7 days a week. View your account, transfer funds and pay all your bills online instantly!

Mobile App

You'll have your account information anytime, anywhere. Our Mobile App is simple, safe and can be used on mobile phones.

Deposit Anywhere™

Deposit cheques - wherever and whenever using your mobile device. Simply open your mobile app, snap a picture of the cheque and submit the deposit - quick and easy!

Direct Banking Alerts

For added protection you can set up your account to automatically send you an email and/or text message to your mobile device and/or computer to alert you of certain changes to your account made through online banking.

Mobile Wallets

Community Credit Union is now offering a new and easy way to pay! Whether you use an Apple device, Samsung or Android device, you can load your *Interac*® debit card for secure and easy purchases.

Interac® Direct Payment & Flash®

A worry-free way to make purchases with your debit card without the hassle of cash. You can tap and pay by simply holding your *Interac* Flash® enabled debit card up to a Flash-enabled debit machine.

Lock'N'Block™

If your card has been lost or stolen, you can lock your debit card or block specific transaction types by using the mobile app, mobile web, or online banking. When the card is locked all transactions are automatically declined, making fraudulent attempts to use your card virtually impossible.

Interac® Online Payment

A simple and secure way to pay for your online purchases using your debit card rather than a credit card.

Interac e-Transfers®

Interac e-Transfers® allow you to send money in minutes to anyone with an email address or mobile phone and an account at a Canadian credit union or bank. The process is simple, convenient and secure. It's a great alternative to cash and cheques. Autodeposit is a simple step that can make a big difference. It provides an additional level of security (and piece of mind) when using *Interac* e-Transfers®.

TeleService®

Access your accounts by telephone, 24 hours a day, 7 days a week, with toll-free access from anywhere in North America. 1-800-963-4848

ATM (EXCHANGE®, Interac®, Acculink® PLUS®)

Access your accounts through:

- Credit union affiliated ATM networks (for surcharge-free ATMs look for the Acculink® and EXCHANGE® symbols on over 4000 ATMs in Canada)
- Download the Ding Free ATM Locator app to find surcharge-free ATM's near you.
- For International ATM access look for the PLUS® symbol (Surcharge fees may apply).

In Branch Services - Credit Union Location(s)

Sound advice and convenient service from our professional staff at all our branch locations.

ICU Services (Inter-Credit Union Connectivity)

Use every credit union in Atlantic Canada as your own. Services include cash withdrawal, transfers between accounts (including loan and mortgage payments), deposits and balance inquiries. Photo ID and account number required.

Transaction Fees*	YOUR Chequing	YOUR Savings	YOUR US\$ Chequing	Transaction Fees*	All Accounts
Cheque Withdrawal – Personal	\$1.00	N/A	N/A	Cheque – Certified for member	\$10.00
Direct Payment Purchase (MEMBER CARD®)	\$1.00	\$1.00	N/A	Cheque – Official	\$5.00
Pre-authorized Payment	\$1.00	\$1.00	N/A	Cheque/PAP – Stop Payment	\$20.00
In-Branch Bill Payment	\$1.50	\$1.50	N/A	Inactive Fee	\$5.00 per month
In-Branch Cash Withdrawal	\$1.00	\$1.00	\$1.00	Unauthorized Overdraft (fee per item)	\$6.00
In-Branch Statement	\$2.00	\$2.00	N/A	Returned NSF Item	\$40.00
In-Branch Transfer	FREE	FREE	Free	Monthly Paper Statement	\$2.00
Interac e-Transfers®	\$1.50	\$1.50	N/A	Registered Plan Transfer Fee (per deposit)	\$100.00
Interac® Online Payment	\$1.50	\$1.50	N/A	Chargeback Item	\$5.00
MemberDirect® Online Banking - Bill Payment	\$1.00	\$1.00	N/A	Wire Transfer – Canadian Funds	\$37.00 minimum
MemberDirect® Online Banking - Inquiry	FREE	FREE	FREE	Wire Transfer – USD Funds	\$50.00 minimum
MemberDirect® Online Banking - Transfer	FREE	FREE	N/A		
YOUR Credit Union ATM Bill Payment	\$1.50	\$1.50	N/A		
Credit Union/Exchange ATM Withdrawal	FREE	\$1.00	N/A		
Interac® Network ATM Withdrawal (Domestic)	\$1.50	\$1.50	N/A		
EXCHANGE® and Acculink® ATM Withdrawal	Free	\$1.00	N/A		
PLUS® Network ATM Withdrawal (International)	\$3.50	\$3.50	N/A		
TeleService® Telephone Banking - Bill Payment	\$1.00	\$1.00	N/A		
TeleService® Telephone Banking - Inquiry	FREE	FREE	FREE		
TeleService® Telephone Banking - Transfer	\$1.00	\$1.00	N/A		

* Cost per transaction, unless otherwise noted.



Main Branch
(709) 279-3510

Marystown
150-156 McGettigan Boulevard
PO Box 1115
Marystown, NL
709-279-3510

Hemitage
246A Main Street
PO Box 10
Hermitage, NL
709-883-2135

Witless Bay
2 Deans Road
PO Box 100
Witless Bay, NL
709-334-2170

ATM Locations
Marystown
Witless Bay

ccunl.ca
Mobile: ccunl.ca/m

Brochure Date: April 2021

Your Chequing & Savings

Banking options to suit your needs.



What makes us different?

Community Credit Union is a full service, cooperative financial institution helping individual and business members to achieve financial success. Our professional employees provide the open and honest transparency you need to manage your finances.

At Community Credit Union, you have the chance to be a part of something bigger: the chance to be more than a customer, to help build your community, to see fairness, trust, equality and independence brought to life, from the way we do business to the way we treat you every day. It's banking that goes further.

Become a member today and experience our honest approach to banking.

Ownership

Our credit union recognizes that every member has different needs. Our financial service solutions are straightforward, so you can spend more time living your life, and less time planning it.

We offer savings and chequing options to meet your day-to-day needs:

YOUR Chequing options make managing your money easy. Choose from our range of options so your account reflects what you need to manage your everyday financial activities in an affordable way.

YOUR Savings account features a competitive interest rate so your money can grow, and you can reach your savings goals.

Not sure which account is right for your day-to-day financial needs? With competitive fees and our many chequing account options, finding your match is simple.

Youth and Seniors Discount

We offer a variety of FREE and discounted chequing packages for our Youth (0-24) and Seniors (60+).

YOUR Savings

Account Features:

- Pay-as-you-go transactions.
- Interest is calculated based on highest tier attained on TOTAL account balance.
- 6 FREE cash withdrawals (in branch or credit union ATM Excluding Interac®/PLUS® ATM).
- Easy access to your money with in-branch and self-service options.

No Monthly Fee

YOUR US\$ Chequing

Account Features:

- Non-interest bearing with pay-as-you-go transactions.
- Reduce the expense of converting Canadian dollars into US funds and back again.
- Save the fees by buying US funds when the rates are favorable. Rather than waiting for when you travel.
- Convenient access to YOUR money by visiting your credit union. Inquire on YOUR account using Teleservice® telephone banking and MemberDirect®. Electronic transactions are not available.

No Monthly Fee



	YOUR Pay-As-You-Go	YOUR Chequing 15	YOUR Chequing 40	YOUR Electronic Chequing	YOUR Chequing Premium	YOUR Everything (Age 0-18)	YOUR Everything (Age 19-24)
Transactions Included	0	15*	40*	Electronic Transactions*	As Listed	As Listed	As Listed
Fee (Monthly)	\$0.00	\$5.00	\$10.00	\$18.00	\$27.00	\$0.00	\$2.00
Online Banking & Mobile App Access	√	√	√	√	√	√	√
Deposit Anywhere™	√	√	√	√	√	√	√
Direct Banking Alerts	√	√	√	√	√	√	√
Online and Telephone Bill Payments		√	√	√	√	√	√
In-Branch Transactions		√	√		√	√	√
Inter-Credit Union Services		√	√		√	√	√
Interac e-Transfers® / Interac® Online Payments			2	50	20	6	6
Interac® Direct Payment		√	√	√	√	√	√
Cheques		√	√		√		
Pre-Authorized Debits		√	√	√	√	√	√
Basic Personalized Cheques					√		
Online Banking & Mobile App Access	√	√	√	√	√	√	√
Surcharge-Free Credit Union Affiliated ATM's	√	√	√	√	√	√	√
Interac® ATM Transactions			2	2	5		
PLUS® International ATM Network Transactions**					2		
Overdraft Protection with Approved Credit	√	√	√	√	√		√
Seniors Discount		FREE	25% Discount	25% Discount	25% Discount		
Monthly Fees Waived with Minimum Balance				\$3,000			

*Per item fees apply in excess of monthly transactions. **Surcharge fees may apply.

YOUR Chequing Options: Choose an option based on your unique needs and how you use your accounts. Whether you access your account electronically, or prefer in-branch service, we offer packages to satisfy your needs. With a package price that offers greater savings for one low monthly fee, it's easy to manage.

® EXCHANGE is a registered trademark owned by FICANEX® and is used under license. ® AccuLink is a registered trademark owned by Canadian Credit Union Association and is used under license. ® TeleService, and MemberDirect are registered trademarks owned by Canadian Credit Union Association and are used under license. ® Interac is a registered trademark owned by Interac Inc. and is used under license. ® Mastercard is a registered trademark owned by Mastercard International Inc. and is used under license. ® HANDS & GLOBE Design is a registered certification mark owned by the World Council of Credit Unions, used under license. ™ LOCK'N'BLOCK is a trademark of Everlink Payment Services Inc.

