

## Our Vision:

To provide our members with excellent financial service

## Our Mission:

- To provide financial products and services that are delivered with the highest standard of excellence, integrity and professionalism
- To remain a viable, member controlled financial institution dedicated to co-operative principles responsive to the social and economic needs of our members
- To develop the credit union and its services to meet the changing needs of our members and the community we serve

Each chequing or savings account will require an account package. Details for each account package are provided in this brochure.

**Let us help you pick the account package that is right for you!**

The Edam Credit Union strives to maintain open communication with our members. We want to provide you with the products and services that you desire and that are important to you. If you have any questions about the products or services that we offer, please ask us!



## *Service Charge Packages*

**effective March 1, 2017**



**Edam Credit Union Limited**

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*Pick your Pack*

## BASIC PACKAGE

Designed for chequing accounts with a moderate number of transactions per month.

### INCLUDES:

- ◆ **15 debit transactions** per month (any combination). \$1.00 per any additional debit transaction.

Young Member Basic.....	\$ FREE
Organization Basic.....	\$ FREE
Member Basic .....	\$ 4.00
Business Basic.....	\$ 6.00

## PREMIUM PACKAGE

Designed for accounts with more activity – one low monthly fee, no surprises.

### INCLUDES:

- ◆ **Unlimited debit transactions** per month (any combination).

Young Member Premium.....	\$ 5.00
Organization Premium .....	\$ 5.00
Personal Premium.....	\$ 12.00
Business Premium .....	\$ 22.00

## E-ACCOUNT PACKAGE

Designed for members who prefer to handle all account transactions electronically.

### INCLUDES:

- ◆ **Unlimited electronic debit transactions** per month (any combination). This includes:
  - Point of Sale
  - Pre-authorized debits
  - e-Transfer debits
- ◆ \$1.00 fee per transaction for cheques or staff-assisted debit transactions.
- ◆ Account statements are only available through E-Statements.

E-Member.....\$ 7.00

E-Business .....

E-Business .....	\$ 12.00
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## PAY AS YOU GO

Designed for accounts with a limited number of transactions per month – perfect for your Plan 24 Savings account, giving you the opportunity to earn interest without paying it back in service charges.

- ◆ No monthly fee
- ◆ \$1.00 per debit transaction

## Bill Payments

In-Branch.....\$ 2.00/bill  
Through Member*Direct* .....no charge

## ATM Transaction Fees

### Withdrawals

Credit Union .....	\$ N/C
Interac (other FI/white label) ....	\$ 2.50
Cirrus/Plus (International) .....	\$ 4.00
Deposits .....	\$ N/C
Inquiries.....	\$ N/C
Transfers.....	\$ N/C

## Service Charge Pricing

Many transactions have **no service charge**:

- ❖ Deposits
- ❖ ALL transactions performed through Member*Direct* internet access
- ❖ Automatic internal transfers (loan payments, between accounts, overdraft coverage, etc.)

DEBIT transactions which may be **subject to a \$1.00 service charge** per transaction if not included in a service charge package include:

- ❖ Cheques
- ❖ Staff-assisted debits (withdrawals, transfers, etc.)
- ❖ Pre-authorized debits (external withdrawals)
- ❖ Merchant Point-of-Sale (POS)
- ❖ e-Transfer debits