



Heritage Account Package



www.cypresscu.sk.ca

Features: The chequing account is a non-interest bearing account that provides for an attractive and effective means of maintaining a record of spending. These accounts are available for members age 60 and up.

Heritage Chequing **\$2.00 per month**

Includes unlimited transactions and monthly statement.

Includes Utility Bill payments, free deposits, free online and mobile banking, first debit card free. (Replacement/Additional Card \$10 Fee)

US Dollar Account

Must operate a Heritage Chequing account.

\$0.75 per transaction

Plan 24 **\$2.00 Semi-Annual Statement Fee**

The Plan 24 savings account provides interest and account access at the depositors convenience. Interest is calculated on the daily closing balance and credited to the account at the end of the month.

Investment Account

Features: A high interest savings account with a “cumulative” rate index. A cumulative tiered index is one where there are multiple tiers and whatever tier corresponds with the account’s balance will apply to ALL funds in the account based on the closing balance.

Premium rate on balances over \$20,000. Interest is calculated daily closing balance and paid monthly. Interest rate is daily and could change daily. Transactions may be made in branch or through MemberDirect.

One free debit per month. Additional debits are \$5 per transaction.

No chequing privileges or access through POS or ATM.

Current rates: 0 - \$4,999 _____% \$5,000 to \$19,999 _____% \$20,000 and over _____%

Extra charges are as follows:

\$3.00 INTERAC (Canadian) ATM

\$4.00 CIRRUS (International) ATM

\$1.50 E-transfer fee

Paper statements are provided on all plans. The monthly statement is produced as of the 26th of each month. Semi Annual Statement option is produced end of June and December. Imaged cheques are provided with each chequing statement. Options for electronic statements are available.

The 100% Guarantee on deposits with Cypress Credit Union is superior to other guarantees. Your money is safe. It's the law. Credit Union Deposit Guarantee Corporation guarantees to all depositors, repayment in full of all deposits. The guarantee applies to all forms of personal, business and trust deposits including, but not limited to, chequing, savings, term deposits and registered plans that are comprised of deposits in the credit union.



General Service Fee Disclosure

This disclosure of fees and charges applies to all accounts and services held with Cypress Credit Union Limited. Fees and charges are subject to change, with advance notice. The fees below represent our most commonly used services.

AFT Return Item	\$10.00	Non Member Fee – Cheque Cashing	\$5.00
Balance History Print	\$ 2.00/pg	Non Member Fee - change requests	\$2.00per\$100
Balance of Accounts Transfer to another CU	\$15.00	Non MICR Cheque	\$7.50
Balance of Accounts Transfer to another FI	\$30.00	NSF Cheque	\$40.00
Bank Confirmation - Deposits & Loans	\$30.00	Photocopy / Credit Union provides paper	\$0.50
Bill Payment Incorrect vendor	\$15.00	Overdraft Notice	\$10.00
Bill Payments	\$2.00	Record Search Minimum \$30	\$50.00/hour
CAFT Fees:		Registered Product Transfer Out Held less than 6 months	\$100.00
CAFT Set up and Training	\$125.00	Registered Product Transfer Out Held longer than 6 months	\$50.00
CAFT Per Settlement	\$3.00	Removal of Flash from Membercard (each)	\$25.00
CAFT Per Item/Recall/Reject	\$0.15	Reprint of a Statement	\$2.00/page
CAFT Recall after Release	\$35.00	Rush Global Payment Card Replacement	\$40.00
CAFT Profile Changes	\$20.00	Rush MemberCard Replacement	\$40.00
CAFT Trace Request	\$15.00	Safety Deposit Box Fees:	
CAFT Technical Support	\$125/hr	1.25 x 5	\$25.00
Certified Cheque - Issuer	\$7.50	2.25 x 5	\$30.00
Certified Cheque – Other than issuer	\$15.00	3.25 x 5	\$35.00
Change Signing Authority Fee each month	\$5.00	3.25 x 11	\$40.00
Change Signing Authority 30 Day	n/c	5 x 11	\$45.00
Chargebacks	\$10.00	Safety Deposit Box Drilling	\$100 +mileage
Cheque Reject	\$10.00	Stop Payment Return	\$10.00
Closing Account in 90 Days	\$15.00	Stop Payment set up – not full details provided	\$10.00
Commission of Oath - Member	\$10.00	Stop Payment set up -- full details provided	\$6.00
Commission of Oath - Non Member	\$20.00	Third Party & Garnishee	\$50.00
Drafts	\$7.50	Trace Request	\$15.00
Estate Administration Fee	\$25.00	Trace Request (Recall/Reversal/Refund)	\$25.00
Estate Bond of Indemnity/Each	\$25.00	Travelers Cheque Commission	2%
Estate Bond Redemption/Each	\$25.00	Unclaimed Balance	\$15.00/year
Fax incoming/outgoing	\$2.00/pg	USD cheque on CDN account	\$15.00
Global Payment Card Replacement	\$10.00	Use of cheque incorrectly encoded	\$10.00
Hold Funds	\$7.50	WIRES:	
MemberCard Replacement	\$10.00	Wire Transfer Financial Institution Transfer (CAD/USD) Outgoing	\$35.00
Managers Trust Cheque	\$7.50	Wire Transfer International Outgoing	\$55.00
Night Deposit	\$25/year	Wire Transfer Incoming	\$20.00
		Wire Transfer to another Credit Union Outgoing	\$15.00