

TMECU Chequing and Savings Accounts Fees

September 2018



CHEQUING ACCOUNTS

SAVINGS ACCOUNTS

	Chequing Lite	Chequing Standard	Chequing Unlimited	MyWay Student Account Ages 18-24	Plan 24 Access in-branch, online, by phone, and debit card	SuperSaver Access in-branch, online, and by phone	High Interest eSavings Account Access online & by phone. Additional fees apply for in-branch service.	Tax Free Savings Account Access in-branch, online, and by phone
Monthly Fee	\$4	\$8	\$14 \$10 with full payroll deposit	\$0	\$0	\$0	\$0	\$0
Minimum monthly balance for monthly fee exemption	\$1,000	\$2,500	\$4,000	N/A	N/A	N/A	N/A	N/A
Cheque Order 50 standard cheques	1st free	1st free	1 per year	1st free	N/A	N/A	N/A	N/A
Retirement benefits* For retirees of any age & members over 60	No monthly fee				Unlimited, free debit transactions			
Annual league fee due	\$5.25 per membership (Student, Trust, and Youth members excluded)							

RECORD KEEPING

Paper Statements	\$2/Monthly	\$2/Monthly	\$2/Monthly	\$2/Monthly	\$2/Quarterly	\$2/Quarterly	\$2/Quarterly	\$2/Quarterly
E-Statement	Available 24/7 at wherewebank.com for free							

INCLUDED TRANSACTIONS

Debit Transactions**	20	35	Unlimited	30	2	2	Unlimited online; \$5 by phone \$5 in branch	Unlimited
Interac® E-Transfers	Free	Free	Free	Free	\$1.50	\$1.50	\$1.50	N/A
Deposits	Unlimited							

ADDITIONAL TRANSACTIONS

Debit Transactions**	\$0.90	\$0.90	Free	\$0.90	\$1.50	\$2.50	Unlimited online; \$5 by phone \$5 in branch	Free
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BANK ANYWHERE

Bank with convenience, no matter where you are!

When you become a member, you also become an owner of TMECU and you have a say in your banking needs. Visit us Monday to Friday between 8:30am – 4pm in our branches located at Toronto City Hall and the Etobicoke Civic Center.



24-HOUR ONLINE BANKING

Go to www.wherewebank.com to do all of your banking:

- Interac® e-Transfers
- Interac® online payments
- Sign up online for membership!
- Apply for loans, mortgages & lines of credit
- View account balances, transfer funds between accounts & pay bills
- Check rates, view various calculators and e-statements
- Use epost™ (set-up & retrieve your bills through Canada Post's free online service)
- Free personal financial management tools to help you stay on track



TMECU MOBILE BANKING APP

Download our mobile app for iPhone and Android devices:

- View account balances & transactions
- Find your nearest surcharge-free ATM
- View & manage bill payments & transfers
- View the rates & various calculators
- Send & receive Interac® e-Transfers
- Deposit cheques (use your phone's camera)
- Free personal financial management software



CANADA-WIDE ATM NETWORK

Access your money from over 4,000 surcharge-free ATMs through THE EXCHANGE® Network & the ACCULINK® Network

- Surcharge-free withdrawals
- Transfer funds between TMECU accounts
- Deposit cash or cheques (most ATMs)
- Change your PIN



IN-BRANCH BANKING

Come see us at Toronto City Hall or Etobicoke Civic Centre:

- Talk to a representative about loans, mortgages, lines of credit & various investments
- Apply for membership
- Enroll & learn about online & telephone banking
- Set up automatic payroll deduction or direct deposit



24-HOUR TELEPHONE BANKING

Call 1-866-863-9119 toll free to:

- Check account & loan balances
- Transfer funds, manage & pay bills
- Change personal access code
- Obtain account transaction activity

SERVICE FEE BULLETIN

ATMs & POS purchases	
ATM transactions outside of The Exchange Network® or the ACCULINK Network® (within Canada)	\$1.50
Cirrus ATM transactions (US & International)	\$5.00
Interac® direct point-of-sale purchases (outside of Canada)	\$1.50
International point-of-sale surcharge	\$2.25
Non-member ATM surcharge	\$2.50
Cheques/Pre-Authorized Debit (Credit)	
Stop payment (cheque or PAD - with staff assistance)	\$15.00
Stop payment (cheque or PAD - online)	\$10.00
Non-sufficient funds (NSF)	\$45.00
Returned/Post-dated Item (charge back)	\$10.00
Cheque clearing in US Funds	\$10.00
Certified cheque (member)	\$7.00
Certified cheque (non-member)	\$15.00
Official cheque (in-branch)	\$5.00
Official cheque (mail out, with approval)	\$10.00
CAFT charge back (NSF)	\$40.00
Maintenance of Accounts	
Inactive membership fee (2 years)	\$15/yr
Membership closed within 90 days	\$15.00
Dormant Account administration fee	\$30/yr
Balance transfer out (other F.I.)	\$40.00
Trace request with Central 1	\$10.00 +C1 cost
Unauthorized Overdraft	\$10.00
Overdraft transfer	\$2.50

Miscellaneous Fees	
Letter for account verification or balance	\$10.00
RRSP/RRIF transfer out (other F.I.)	\$100.00
RRSP withdrawal	\$100.00
Estate account closure	\$50.00
Estate account closure (registered products)	\$250.00
Transaction process with assistance (in branch/call in)	\$2.00 per item
Search for record of item (statement, tax form, transaction history, cheque copy)	\$10.00 per item
Search of records (from warehouse)	\$40/hr min. 1 hr
Wire Transfers	
Incoming	At Cost
Outgoing	\$40.00
Lending Products	
Chattel security fee (PPSA, 1-7 years, flat fee)	\$70.00
Appraisal Fee	\$300.00 min.
Title Registration Fee (FCT)	actual cost
Bridge Loan Fee	\$250.00
Mortgage Discharge fee	\$250.00
Mortgage payout request/letter	\$50.00
Interest Paid letter (per property)	\$50.00
Late Payment Fee (per transaction)	\$5.00
Refinance within 30 days	\$25.00

*Upon retirement at any age, or once a member turns 60 years of age, (whichever happens first) monthly fees are waived for all chequing accounts and the Plan 24 savings account, and the number of debit transactions becomes unlimited.

**Debit transactions include: cheques, pre-authorized payments/debits, ATM withdrawals and transfers, bill payments (In-branch, Online, Mobile and Telephone), transfers (In-branch, Online, Mobile and Telephone), Interac® e-Transfers, and in-branch withdrawals.