

A photograph of a woman with blonde hair and a young child with brown hair, both smiling. The child is holding a piggy bank decorated with pink flowers. The woman is wearing a purple top, and the child is wearing a light-colored top.

Macleod Savings & Credit Union Service Fee Schedule

(as of September 1, 2009)

MSCU

Macleod Savings
& Credit Union Ltd.

Claresholm*

Box 1056, Claresholm, AB TOL 0T0
(403) 625-4401

Fort Macleod*

Box 940, Fort Macleod, AB TOL 0Z0
(403) 553-4414

Nanton*

Box 548, Nanton, AB TOL 1R0
(403) 646-2610

Vulcan*

Box 305, Vulcan, AB TOL 2B0
(403) 485-2268

Administration

Box 1659, Claresholm, AB TOL 0T0
(403) 625-2179

www.macleodcu.com

*ATM locations

Savings Accounts

Plan 24	Existing	New
Free Debits/withdrawals	2	3
Subsequent debits/withdrawal/transfers	\$0.55	\$0.65
Statement fee (if not combined with other accounts)	\$0.00	\$2.00
Cheques written on account	\$5.00	\$5.00
Cheque Images	\$1.00	\$1.00
Bill payments	\$1.25	\$1.50
ATM	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Telephone banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Internet banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Interest Calculated	Daily	Daily
Interest Paid	monthly	monthly
All other fees	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)

Blue Chip	Existing	New
Free Debits/withdrawals	2	3
Subsequent debits/withdrawal/transfers	\$0.55	\$0.65
Statement fee (if not combined with other accounts)	\$0.00	\$2.00
Cheques written on account	\$5.00	\$5.00
Cheque Images	\$1.00	\$1.00
Bill payments	\$1.25	\$1.50
ATM	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Telephone banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Internet banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Interest Calculated	Minimum monthly	Minimum monthly
Interest Paid	semi annually	semi annually
All other fees	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)

Chequing Accounts

Daily Interest Chequing Account	Existing	New
Interest Tiers	See rate sheets for current rates	
\$0 to \$500	See rate sheets for current rates	
\$501 to 3,000	See rate sheets for current rates	
\$3,001 to \$5,000	See rate sheets for current rates	
\$5,000 and over	See rate sheets for current rates	
Fee per cheque or debit	\$0.50	\$0.65
Monthly Statement Fee	\$2.00	\$2.00
Withdrawals & Transfers	\$0.55	\$0.65
Cheque Images	\$1.00	\$1.00
Bill payments	\$1.25	\$1.50
ATM	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Telephone banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Internet banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Interest Calculated	Daily	Daily
Interest Paid	Monthly	Monthly
Overdraft Protection (minimum interest)	\$1.00	\$2.00
All other fees	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)

Chequing Accounts, continued

Basic Chequing Account	Existing	New
Fee per cheque or debit	\$0.55	\$0.65
Monthly Statement Fee	\$1.50	\$2.00
Withdrawals & Transfers	\$0.55	\$0.65
Cheque Images	\$1.00	\$1.00
Bill payments	\$1.25	\$1.50
ATM	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Telephone banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Internet banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Overdraft Protection (minimum interest)	\$1.00	\$2.00
All other fees	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)

Package Accounts

Package Account	Existing	New
No charge for standard personalized cheques (maximum - 400/year), cash withdrawals, MasterCard® Payment Card transactions, bill payments, purchase of traveler's cheques, Canadian money orders (limit of 5 per month), and Canadian drafts.		
Monthly Statement Fee	\$0.00	\$0.00
Monthly Fee	\$10.00	\$12.00
Cheque Images	\$1.00	\$1.00
ATM Transactions at MSCU	\$0.00	\$0.00
All other ATM withdrawals	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Telephone banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Internet banking	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Safety Deposit Box discount	\$5.00	\$5.00
Overdraft Protection (minimum interest)	\$1.00	\$2.00
All other fees	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)

Package Plus Account	Existing	New
No charge for standard personalized cheques (maximum - 400/year), cash withdrawals, MasterCard® Payment Card transactions, bill payments, Point of Sale (Interac Direct Payment) transactions, telephone banking, MSCU@home online banking, purchase of traveler's cheques, Canadian money orders (limit of 5 per month), Canadian drafts.		
Monthly Statement Fee	\$0.00	\$0.00
Monthly Fee	\$12.00	\$15.00
ATM Transactions at MSCU & Alberta CUs	\$0.00	\$0.00
All other ATM withdrawals	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)
Safety Deposit Box discount	\$10.00	\$10.00
Overdraft Protection (minimum interest)	\$1.00	\$2.00
All other fees	(see Sundry Fees & Charges)	(see Sundry Fees & Charges)

Youth Accounts

Fat Cat	Existing	New
Age Category	0-11	0-11
Quarterly Statement Fee	\$0.00	\$0.00
ATM Transactions at MSCU & Alberta CUs	\$0.00	\$0.00
All other ATM withdrawals	(see Sundry Fees & Charges)	
Telephone banking	(see Sundry Fees & Charges)	
Internet banking	(see Sundry Fees & Charges)	
All other fees	(see Sundry Fees & Charges)	

Head Start	Existing	New
Age Category	12-17	12-17
Quarterly Statement Fee	\$0.00	\$0.00
Monthly Statement Fee (If using cheques)	\$0.00	\$2.00
ATM Transactions at MSCU & Alberta CUs	\$0.00	\$0.00
All other ATM withdrawals	(see Sundry Fees & Charges)	
Telephone banking	(see Sundry Fees & Charges)	
Internet banking	(see Sundry Fees & Charges)	
All other fees	(see Sundry Fees & Charges)	

Student Choice	Existing	New
No charge for standard personalized cheques (maximum - 400/year), cash withdrawals, MasterCard® Payment Card transactions, bill payments, Point of Sale (Interac Direct Payment) transactions, telephone banking, MSCU@home online banking, purchase of traveler's cheques, Canadian money orders (5 per year), Canadian drafts.		
Age Category	18 to 25	18 to 25
Monthly Fee	\$2.95	\$2.95
Cheque Images	\$1.00	\$1.00
ATM Transactions at MSCU & Alberta CUs	\$0.00	\$0.00
All other ATM withdrawals	(see Sundry Fees & Charges)	
Safety Deposit Box discount	\$5.00	\$5.00
All other fees	(see Sundry Fees & Charges)	

Senior Accounts

Golden Account	Existing	New
No charge for standard personalized cheques (maximum - 400/year), cash withdrawals, MasterCard® Payment Card transactions, bill payments, Point of Sale (Interac Direct Payment) transactions, telephone banking, MSCU@home online banking, purchase of traveler's cheques, Canadian money orders (5 per year), Canadian drafts.		
Interest Tiers	See rate sheets for current rates	
\$0 to \$500		
\$501 to 3,000		
\$3,001 to \$5,000		
\$5,000 and over		
ATM Transactions at MSCU	\$0.00	\$0.00
All other ATM withdrawals	(see Sundry Fees & Charges)	
Overdraft Protection (minimum interest)	\$1.00	\$2.00
Safety Deposit Box discount	\$5.00	\$5.00
All other fees	(see Sundry Fees & Charges)	

Community Accounts

Community Chequing (Non Profit or Club)	Existing	New
No charge for cheques/cash withdrawals and monthly statements		
Cheque Images	\$1.00	\$1.00
Cheque orders	cost	cost
Bill payments	\$1.25	\$1.50
ATM Transactions at MSCU	\$0.50	\$0.50
All other ATM withdrawals	(see Sundry Fees & Charges)	
Telephone banking	(see Sundry Fees & Charges)	
Internet banking	(see Sundry Fees & Charges)	
Point of Sale (Interac Direct Payment)	\$0.35	\$0.50
Overdraft Protection (minimum interest)	\$1.00	\$2.00
All other fees	(see Sundry Fees & Charges)	

Commercial & Agricultural Accounts

Commercial & Agricultural Accounts	Existing	New
Interest Tiers	See rate sheets for current interest rates	
\$0 to \$1,000		
\$1,001 to 5,000		
\$5,001 Plus		
Statement Fee	\$2.50	\$2.50
Cheque Images	\$1.00	\$1.00
Withdrawals/Transfers/Cheques	\$0.70	\$0.75
Point of Sale (Interac Direct Payment)	\$0.35	\$0.50
ATM Transactions at MSCU	\$0.50	\$0.50
All other ATM withdrawals	(see Sundry Fees & Charges)	
Telephone banking	(see Sundry Fees & Charges)	
Internet banking	(see Sundry Fees & Charges)	
Overdraft Protection (minimum interest)	\$1.00	\$5.00
All other fees	(see Sundry Fees & Charges)	

US Chequing Accounts

Person Account	Existing	New
Interest Tiers	See rate sheets for current interest rates	
\$0 to \$1,000		
\$1,001 to 5,000		
\$5,001 Plus		
Statement Fee	\$2.50	\$2.50
Cheque Photocopy	\$10.00	\$10.00
Cheque orders	cost	cost
Withdrawals/Transfers/Cheques	\$0.70	\$0.75
Stop Payment - All	\$20.00	\$20.00
Traces	\$25.00	\$25.00
Telephone banking	(see Sundry Fees & Charges)	
Internet banking	(see Sundry Fees & Charges)	
Overdraft Protection (minimum interest)	\$1.00	\$5.00
All other fees	(see Sundry Fees & Charges)	

Sundry Fee & Charges

ATM Transactions	Existing	New
Own Credit Union	\$0.50	\$0.50
Other Credit Unions (Exchange)	\$1.00	\$1.00
Other Credit Unions (ACCULINK)	\$1.00	\$1.00
Other financial institution (Canada)	\$1.25	\$1.50
Other financial institution (US)	\$2.50	\$2.50
Other financial institution (International)	\$2.50	\$3.00

Cheques	Existing	New
Cheque in Foreign Funds on Canadian Account	\$6.00	\$25.00
NSF Cheque	\$20.00	\$35.00
NSF Cheque non returned (accommodated)	\$12.00	\$12.00
Chargeback (NSF) or Cheque Return	\$5.00	\$5.00
Non-MICR Encoded Cheque	\$5.00	\$5.00
Rejected Clearing Item	\$0.00	\$5.00
Drawn on Savings Account	\$5.00	\$5.00
Post Dated Cheque Held for Deposit	\$1.00	\$5.00
Counter Cheques (each)	\$0.25	Cost
Cheque Received on Collection	\$15.00	\$20.00
Cheque Sent on Collection	\$15.00	\$20.00

Confirmations	Existing	New
For Accountant/Auditor	\$25.00	\$25.00
Demand by 3rd Party	\$25.00	\$25.00
Records Search (cost per hour)	\$25.00	\$25.00
Interest Earned Paid	\$25.00	\$25.00
Account Balance Letter	\$25.00	\$25.00

Drafts/Money Orders	Existing	New
Canadian	\$5.00	\$5.00
US	\$6.00	\$6.00
Foreign	\$6.00	\$10.00

Electronic	Existing	New
Point of Sale (Interac Direct Payment)	\$0.35	\$0.50
TeleService®	\$0.50	\$0.55
MSCU@home online banking	\$0.50	\$0.55

Inactive Account Notices	Existing	New
6 months	\$15.00	\$15.00
2 years	\$20.00	\$20.00
5 years	\$25.00	\$25.00
10 years (final)	\$35.00	\$35.00

Sundry Fee & Charges, continued

Miscellaneous	Existing	New
Account Closed within 90 days	\$25.00	\$25.00
Cash/Coin Parcel	\$25.00	\$25.00
Hold Funds	\$5.00	\$5.00
Items sent or received on collection	\$15.00	\$20.00
Night Depository Annual Rental	\$25.00	\$25.00
Stop Payment - All	\$7.50	\$10.00
Bill Payment	\$1.25	\$1.50

Statements	Existing	New
Extra Statement	\$15.00	\$5.00
Mailing or pick up	\$1.50	\$3.00

Transfers	Existing	New
Automatic to Cover Overdraft	\$3.00	\$5.00
Telephone Transfer to Credit Union	\$5.00	\$5.00
Wire Transfer to a Credit Union	\$20.00	\$20.00
Wire Transfer to Other Financial Institution	\$30.00	\$30.00
Wire Transfer to US Destination	\$45.00	\$45.00
Account Transferred to a Credit Union	\$0.00	\$0.00
Account Transferred to a Bank/Trust Company	\$17.00	\$25.00
RRSP/RRIF to Other Financial Institution	\$25.00	\$25.00

Traveler's Cheques	Existing	New
Single Signature	1.00%	1.00%
Double Signature	1.50%	1.50%
US	1.00%	1.00%
Sterling	1.00%	1.00%

Safe Deposit Boxes Annual Rental	Existing	New
1.5 x 5 x 24"	\$25.00	\$30.00
2.5 x 5 x 24"	\$35.00	\$40.00
2.5 x 10 x 24"	\$55.00	\$60.00
5 x 5 x 24"	\$55.00	\$60.00
5 x 10 x 24"	\$100.00	\$110.00
Lost Key	\$15.00	\$15.00
Drill Box	\$25.00+cost to drill	\$25.00+cost to drill

For more information about our products and services, please contact your local branch or visit online at www.macleodcu.com.