



Smart Start

Smart Start Account

- Designed for youth ages 12 – 18 years of age
- Easy set up

Smart Start Plan

Take advantage of **FREE**:

- 20 free self-service transactions
- 2 free full service transactions
- Electronic statements
- Deposits

Smart Start Plan may be applied to a personal Chequing or Savings Account, where the youth is the owner. Only one plan per individual.

Self Service Transactions


Debit Card, Credit Union ATM, internet banking & scheduled transfers 0.70
 Cheque transaction 1.00

(NOTE: fees apply after exceeding 20 free self-service transactions)

Full Service Transactions (over the counter)

Cash withdrawal/in branch transfer 1.00
 Bill payments 2.00

(NOTE: fees apply after exceeding 2 free full service transactions)

All Credit Union ATM's are FREE of charge 

BONUS FEATURES

- Swag Bag
- Free \$5 Membership
- Refer a Friend Incentive (tell a friend(s) about Smart Start account and if they set up an account you will receive a \$10 gift certificate)

Other Charges

Effective January 1, 2018

e-Transfer.....	1.50
Non Credit Union ATM transaction	3.00
International ATM transaction	5.50
Monthly Paper statement.....	2.00
Telephone assisted inquiry or transaction (per call).....	5.00
Manager’s trust cheque.....	10.00
Cheque Certification	15.00
Card replacement	12.00
NSF cheque return	45.00
Each overdraft transaction	5.00
Transfer to cover overdraft.....	5.00
Stop Payment.....	25.00 to 100.00
Statement printout	5.00
Non micro encoded cheque.....	10.00
Membership closed within 90 days.....	25.00
Balance of accounts transferred to other institution.....	75.00
Inactive account notification.....	25.00
Inactive account closure	20.00

NOTE: Foreign Currency ATM and POS Member Card Debit or Mobile Transactions: Foreign currency Member Card transactions are processed by our foreign network partners (Mastercard International, NYCE*), who determine the currency conversion rate. A 2.5% administration fee is added to the transaction amount presented for authorization on your account. Additional fees may be charged by ATM owners as part of the transaction amount.

Any Questions? Talk to our Friendly Staff!

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