



Smart Start

- ✔ 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.

All Credit Union ATM's are FREE of charge!



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Smart Start Account

Service Charges



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)

Transaction Fees

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 self service transactions

Schedule of Fees and Charges Smart Start Account

Effective September 1, 2019

Other Charges

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
Counter Cheque	15.00
Cheque Certification	15.00
Card replacement	12.00
Flash option removed from MemberCard	20.00
Chargeback Fee	15.00
NSF cheque return	45.00
Each overdraft transaction	5.00
Transfer to cover overdraft	5.00
Stop Payment	25.00 - 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.

Budgeting Tips for Good Money Management

Set Your Own Goals

Use goals like a new iPad or debt-free post-secondary education to motivate you to budget

Track Your Money Habits

Develop your saving and spending habits and adjust your budget or habits as needed.

Don't be Afraid to Seek Help

Look into financial role models for advice. Talk to your parents and our financial experts at Raymore Credit Union.

Save First, Spend Later

Get into the routine of paying yourself first to start building your savings. The money will be there to enjoy later!

