

Service Fees -DirectTCU Chequing & Savings¹

effective December 1, 2020



	CHEQUING	SAVINGS	
	Freedom Chequing Account	Investment eSavings	TFSA Investment eSavings

FEES AND INTEREST

Monthly fee	FREE	—	—
Monthly interest calculation ²	—	CDB	CDB
Monthly paper statement	eStatement only	eStatement only	eStatement only
Monthly overdraft protection ³	\$4.00 plus interest	—	—
Debit transactions included ⁴	Unlimited	Unlimited	Unlimited
Cheque forms -see style list ⁵	first order - FREE	—	—

SELF SERVE TRANSACTIONS (automated & online/phone banking)

Cheques	FREE	—	—
Pre-authorized debit (PAD)	FREE	FREE	FREE
Account transfer	FREE	FREE	FREE
Bill payment	FREE	—	—
Interac® debit	FREE	—	—
Interac® e-Transfer	FREE	FREE	—
Tandia ATMs	FREE	FREE	—
THE EXCHANGE® NETWORK ATMs	FREE	FREE	—
Interac® ABM ⁶	\$2.00	\$2.00	—
U.S. & International ABM	\$3.00	\$3.00	—

ACCOUNT RELATED FEES

Corporate draft ⁷ (116=ofc / oc)	\$8.50	—	—
Stop payment (116=spc / sp)	\$15.00	—	—
NSF: non-sufficient funds (=ri, =naf)	\$50.00	—	—

PLEASE REFER TO TANDIA'S ACCOUNT RELATED FEES & OTHER SERVICES FOR ADDITIONAL APPLICABLE FEES

¹ Service Fees on Personal DirectTCU Chequing and Savings Accounts are subject to change with 60 days advanced notice; HST included.

² CDB: Interest is calculated on the closing daily balance and paid monthly.

³ Monthly overdraft protection fee is applied at month-end only when used.

⁴ Debit transactions included are: withdrawals, transfers, bill payments, cheques, PADs, Interac Debit, Interac Online and Interac e-Transfer.

⁵ Cheque forms - style list

⁶ Interac® ABM fee does not include fees charged by other financial institutions or independent ATM owners for the use of their ATM.

To avoid extra fees, use Tandia ATMs or those listed on [The EXCHANGE Network®](#).

⁷ Corporate Drafts are free for members <18, 60+, limit 2 free per month.

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