

# Meridian personal accounts and services

Maximiser chequing accounts						Savings accounts			US Dollar
Pay-As-You-Go	Convenience package	Electronic package	Plus package	Senior	Student***	Advantage	Youth	Online Advantage	Chequing

## Fees and interest

Monthly fee	0	\$5.00	\$9.00	\$12.00	0	0	0	0	0	0
Minimum monthly balance to waive transaction fees	\$1,000	-	-	-	-	-	\$50,000	-	-	-
Minimum monthly balance to earn interest	-	-	-	-	-	-	-	-	\$5,000 and/or enrollment in one auto-save option	-
Monthly interest	No	No	No	No	No	No	Yes	Yes	Yes	Yes

## Record keeping

Online and telephone banking	Free	Free	Free	Free	Free	Free	Free	Free	Online only - Free	Free
Paper statement monthly	\$1.00	Free	Free	Free	Free	Free	Quarterly - Free			Monthly - Free

## Included Transactions

Self-serve	0	15	Unlimited	Unlimited	Unlimited	20	1	Unlimited	Online transfers Free	0
Personal service	0	15	0	Unlimited	Unlimited	5	1	Unlimited	n/a	0
Cheques	0	15	0	Unlimited	Unlimited	5	n/a	n/a	n/a	0
Deposits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Withdrawals	-	-	-	-	-	-	-	-	1 free/month - \$2.00 for each additional	-
With \$1,000 minimum monthly balance	4 free INTERAC ABM withdrawals per month*						-	-	-	-

## Additional transactions

Self-serve	\$0.50	\$0.50	Free	Free	Free	\$0.50	\$1.00	Free	Unlimited**	n/a
Personal service	\$0.50	\$0.50	\$0.50	Free	Free	\$0.50	\$1.00	Free	n/a	\$0.75
Cheques	\$0.50	\$0.50	\$0.50	Free	Free	\$0.50	n/a	n/a	n/a	\$0.75

## Additional features

CAD money orders/month	-	-	-	4	4	-	-	-	-	-
Certified cheques	-	-	-	Free	Free	-	-	-	-	-
AMEX® Travellers cheques	-	-	-	Free	Free	-	-	-	-	-
Basic cheque order	-	-	-	1 free order per year (up to 50 cheques)		-	-	-	-	-
Official cheques	-	-	-	Free	50% discount	-	-	-	-	-
Safety deposit box rental	-	-	-	15% discount	up to 50% discount	-	-	-	-	-

## Accessing your account

In-branch, online, telephone, ABM and THE EXCHANGE® ABM network, debit card for INTERAC <sup>1</sup> direct payment purchases, cheque writing	In-branch, online, telephone, ABM and THE EXCHANGE® ABM network	Online, ABM and THE EXCHANGE® ABM network	In-branch, online and telephone banking
---	---	---	---

# Other account services and associated fees

## ABM

INTERAC transactions	\$1.50
Cirrus (US)	\$3.00
Cirrus (International)	\$5.00

## Cheque and Payment Processing

Bank draft or official cheque (CAD, USD & Foreign)	\$6.50
Money order (CAD)	\$5.00
Foreign currency cheque	\$4.00
Foreign currency drawn on a CAD account	\$12.00
Certified cheque	\$10.00
Cheque sent on collection	\$20.00
Non-sufficient funds (NSF)	\$40.00
Honoured NSF	\$5.00 plus interest
NSF reversal	Free
Late loan payment	\$30.00
Stop payment	
- with complete details	\$12.00
- with partial details	\$15.00
AMEX® Travellers cheques	
- One-signature	1% of purchase
- Cheques for two	1.75% of purchase
- Gift cheques	2% of purchase
Unencoded item	\$15.00 per item
Coverdraft	\$2.00 per item
Creditline	\$1.00 per month plus interest

## Record Keeping and Searches

Credit rating to other financial institution	\$5.65 (HST included)
Search of bank records	\$30/hour (min. \$15)
Interest letter	\$16.00 (HST included)
Balance letter	\$16.00 (HST included)
Letter-duplicate T4 & T5 information	\$15.00

## Safety Deposit Boxes (available in various sizes and annual fees)

Key replacement or drilling	At cost
-----------------------------	---------

## Wire Transfers

Incoming wires (CAD & Foreign)	\$10.00
Outgoing wires (CAD, USD & Foreign)	
- Under \$20,000	\$20.00
- \$20,001 - \$50,000	\$50.00
- \$50,001 - \$100,000	\$80.00
- \$100,000 +	\$100.00

## Inactive Accounts and Closing Accounts

Balance of account transfer	\$15.00 (includes official cheque charge)
Closing account	\$25.00 within 90 days of opening
Inactive account	\$30.00 per year Account closed to unclaimed balance after 3 years
RSP/RIF	\$100.00 if collapsed within 90 days of opening \$50.00 for T2033 transfer out

**Self-Serve transactions** – includes bill payments and transfers between accounts via: Online or Telephone Banking and ABMs. INTERAC Direct Payment purchases, pre-authorized debits and ABM withdrawals.

**Personal service transactions** – includes all in-branch withdrawals, transfers and bill payments.

**Youth** – for Members aged 17 years and under.

**Student** – for Members aged 18-25 years.

**Senior** – for Members aged 60 years and up.

\* Rebated at month-end. Surcharge may be applied by other financial institution.

\*\* OAS cannot be used for bill payments.

\*\*\* Minimum balance of \$1,000 not required for students.

meridiancu.ca  
1-866-592-2226

Your money. Your way. Imagine that.

