



**Other Services**

Account closed within 90 days .....	\$20.00
Account Confirmation .....	\$30.00
Account transferred out.....	\$20.00
Automatic transfer.....	\$1.00
Cash non-member cheque .....	\$5.00
Coin Supplied or Deposited (per \$100) .....	\$2.00
Cash Supplied or Deposited (per \$1000).....	\$2.00
Certified cheque.....	\$8.00
Certified cheque (3rd party) .....	\$15.00
Cheque non-encoded.....	\$5.00
Cheque requiring an account transfer (+ cheque clearing fee).....	\$3.00
Cheque photocopy from Atlantic Central.....	\$6.00
Credit Union cheque.....	\$8.00
Duplicate statement.....	\$2.00
Email transfer (eTransfer) .....	\$1.50
File search .....	\$50/hour, Min. \$25.00
Financial planning services .....	FREE
Frequent Card Issuance.....	\$7.00
Frequent PIN Issuance .....	\$2.00
Hold funds.....	\$7.00
Inactive account levy.....	\$2.00/mth
In-branch bill payment.....	\$1.50
In-branch bill payment (non member) .....	\$3.00
Incoming collection.....	\$15.00
Interest paid - confirmation letter.....	\$15.00
Late loan payment fee .....	\$42.50
Loan administration fee.....	\$20.00
Loan extension fee (plus interest).....	\$15.00
MemberDirect (Consumer) .....	FREE
MemberDirect bill payment .....	\$0.50
Money order - Canadian.....	\$5.00
Money order - US.....	\$6.00
Money order tracing.....	\$20.00
Monthly statement.....	\$2.00
Monthly statement with cheque image.....	\$5.00
Mortgage release fee .....	
Prepared and registered by CFCU.....	\$200.00
Mortgage renewal fee.....	FREE
Mortgage transfer fee.....	\$100.00
Night depository bags .....	at our cost
NSF charge backs.....	\$6.00
NSF cheque.....	\$42.50
Registered Investment transfer out .....	\$50.00
Safety Deposit Boxes .....	\$25*/\$35*/\$50*/\$65*
(subject to availability)	
Safety Deposit Boxes lost key/drilling .....	at our cost
Stop payment - full details.....	\$9.00
Stop payment - incomplete details.....	\$12.00
TeleService bill payment .....	\$0.50
Transfer funds to another FI (wire).....	\$3.00 + cost

\*Subject to HST

**Branch Locations**

**Yarmouth**  
 371 Main Street  
 PO Box 490  
 Yarmouth, NS B5A 4B4  
 902-742-2123

**Tusket**  
 59 Van Norden Road  
 PO Box 130  
 Tusket, NS BOW 3M0  
 902-648-2322

**West Pubnico**  
 9 Abbotts Harbour Road  
 PO Box 166  
 Middle West Pubnico, NS BOW 2M0  
 902-762-2372

**Wedgeport**  
 2246 Highway 334  
 RR1 Arcadia, NS BOW 1B0  
 902-663-2525

**Barrington**  
 3640 Hwy 3  
 PO Box 190, Unit 3  
 Barrington Passage, NS  
 BOW 1G0  
 902-635-4781

**ATM Locations**

- Full Service ATMs at all five branch locations
- ATM located at Paul d'Entremont Marine in Pubnico Head, available during open hours of operation

[www.coastalfinancial.ca](http://www.coastalfinancial.ca)



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Welcome to a **focused** approach to banking

**YOUR** Personal Account Packages and Fees



Effective: September 1, 2014



## Savings Accounts

**YOUR Savings**

Cheque clearing.....	\$5.00
In-branch withdrawal.....	\$0.75
Pre-authorized debit.....	\$0.75
Deposits.....	FREE <sup>1</sup>
Automatic transfer.....	\$0.75
Direct payment.....	\$0.75
Credit Union ATM withdrawals.....	\$0.75
Interac transactions (Domestic ATM).....	\$1.75
Plus transactions (International ATM).....	\$3.00
Overdraft fee per item (+ cheque clearing fee).....	\$5.00
(Interest is calculated on the daily closing balance and is paid monthly.)	

**Coastal TrueSave**

Monthly fee <sup>2</sup> .....	FREE
• Unlimited free transfers between your accounts using MemberDirect, Teleservice, and credit union ATMs	
• For all other debit transactions (i.e. cash withdrawals, pre-authorized payments and non credit union ATM withdrawals <sup>3</sup> ), there is a per transaction fee of \$5.00	
(Interest is calculated on the daily closing balance and is paid monthly.)	

<sup>3</sup>ATM withdrawals will be subject to an additional fee of:

Credit Union ATM withdrawal.....	\$0.75
Interac transactions (Domestic) ATM.....	\$1.75
Plus transactions (International) ATM.....	\$3.00

## Transactional Accounts - Pay as You Go

**YOUR Basic Chequing**

Cheque clearing.....	\$0.70
In-branch withdrawal.....	\$0.70
Pre-authorized debit.....	\$0.70
Deposits.....	FREE <sup>1</sup>
Direct payment.....	\$0.50
Credit Union ATM withdrawal.....	\$0.70
Interac transactions (Domestic ATM).....	\$1.75
Plus transactions (International ATM).....	\$3.00
Minimum activity fee.....	\$2.00
(Not eligible for packages, non interest bearing.)	

**YOUR Chequing**

Cheque clearing.....	\$0.80
In-branch withdrawal.....	\$0.80
Pre-authorized debit.....	\$0.80
Deposits.....	FREE <sup>1</sup>
Direct payment.....	\$0.50
Credit Union ATM withdrawal.....	\$0.80
Interac transactions (Domestic ATM).....	\$1.75
Plus transactions (International ATM).....	\$3.00
Minimum activity fee.....	\$2.00
(Tiered interest calculated daily, paid monthly.)	

## Transactional Account Packages

**YOUR Chequing 15**

Monthly fee <sup>2</sup> .....	\$5.00
Package account includes 15 transactions	
• Cheque clearing	
• In-branch withdrawal	
• Direct payment	
• Pre-authorized debit	
• MemberDirect/Teleservice bill payments	
• Credit Union ATM withdrawal	

**YOUR Chequing 40**

Monthly fee <sup>2</sup> .....	\$12.00
Package account includes 40 transactions	
Same as YOUR Chequing 15, as well as	
• 2 ATM Interac transactions	
• \$5 discount on Safety Deposit Box	
• In-branch bill payments	
• Internal Automatic Funds Transfer (AFT)	

**YOUR Chequing Unlimited**

Monthly fee <sup>2</sup> .....	\$24.00
Package account includes unlimited transactions	
Same as YOUR Chequing 40, as well as	
• Unlimited Canadian money orders	
• 3 non credit union ATM withdrawals (Domestic)	
• 50% off Safety Deposit Box	
• Unlimited stop payments	
• 2 ATM Plus transactions (International)	

**YOUR Electronic Chequing**

Monthly fee <sup>2</sup> .....	\$12.00
Package account includes	
• Credit Union ATM transactions	
• Direct payment	
• Pre-authorized debit	
• 3 non credit union ATM withdrawals (Domestic)	
• MemberDirect/Teleservice	
• No statement is produced	

**YOUR Community (Non-Profit)**

Monthly fee <sup>2</sup> .....	\$4.00
Package account includes 40 transactions	
• Credit Union ATM withdrawal	
• Cheque clearing	
• Direct payment	
• Pre-authorized debit	
• Automatic transfers	
PLUS:	
• In-branch utility payments	
• 2 Canadian money orders	
• 2 Certified cheques	
• 2 Stop Payments per month	

## YOUR Senior Chequing (59 Plus)

With any transactional account package, the monthly fee is discounted by 25%.

## YOUR US Chequing

Monthly Fee <sup>2</sup> .....	FREE
Cheque clearing.....	\$0.85
ATM & Direct Payment not available	
MemberDirect available only for inquiries	
(Non interest bearing)	

## Student Account Packages

**Youth Package**

Monthly fee <sup>2</sup> .....	FREE
Package account includes	
• Credit Union ATM transactions	
• Direct payment	
• In-branch withdrawal	
• Pre-authorized debit	
• MemberDirect/Teleservice	
• No statement is produced	

**Student Package (Post-Secondary)**

Monthly fee <sup>2</sup> .....	FREE
Package account includes	
• Credit Union ATM transactions	
• Direct payment	
• Pre-authorized debit	
• 3 non credit union ATM withdrawals (Domestic)	
• MemberDirect/Teleservice	
• No statement is produced	

**Student Loan Services**

- Up to \$60,000 maximum (on approved credit)
- Interest payments only while attending post-secondary institution

<sup>1</sup>Deposits may be subject to fees as disclosed under Other Services.  
<sup>2</sup>Additional services or transactions will be subject to regular charges.

focused on me

