



### 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
Choice Rewards* annual fee .....	\$12.00
Subsequent cards with Choice Rewards.....	\$6.00
Credit Union cheque.....	\$8.00
Duplicate statement.....	\$2.00
Email transfer (eTransfer).....	\$1.50
Faxes.....	Cdn \$2/pg*, US \$3/pg*, Intl \$4/pg*
File search .....	\$50/hour, Min. \$25.00
Financial planning services .....	FREE
Frequent Card Issuance.....	\$7.00
Frequent PIN Issuance.....	\$2.00
Gold Global Payment MasterCard*	
With Choice Rewards (annual fee) .....	\$96.00
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 B0W 3M0  
902-648-2322

**West Pubnico**  
9 Abbotts Harbour Road  
PO Box 166  
Middle West Pubnico, NS B0W 2M0  
902-762-2372

**Wedgeport**  
2246 Highway 334  
RR1 Arcadia, NS B0W 1B0  
902-663-2525

### ATM Locations

- Full Service ATMs at all four 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

<b>YOUR Savings</b>	
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.)	

<b>Coastal TrueSave</b>	
Monthly fee <sup>2</sup> .....	FREE
<ul style="list-style-type: none"> <li>• Unlimited free transfers between your accounts using MemberDirect, Teleservice, and credit union ATMs</li> <li>• 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</li> </ul>	
(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

<b>YOUR Basic Chequing</b>	
Cheque clearing.....	\$0.70
In-branch withdrawal.....	\$0.70
Pre-authorized debit.....	\$0.70
Deposits.....	FREE <sup>1</sup>
MasterCard Payment Card.....	\$0.70
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.)	

<b>YOUR Chequing</b>	
Cheque clearing.....	\$0.80
In-branch withdrawal.....	\$0.80
Pre-authorized debit.....	\$0.80
Deposits.....	FREE <sup>1</sup>
MasterCard Payment Card.....	\$0.80
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

<b>YOUR Chequing 15</b>	
Monthly fee <sup>2</sup> .....	\$5.00
Package account includes 15 transactions	
<ul style="list-style-type: none"> <li>• Cheque clearing</li> <li>• In-branch withdrawal</li> <li>• Direct payment</li> <li>• Pre-authorized debit</li> <li>• MasterCard Payment Card</li> <li>• MemberDirect/Teleservice bill payments</li> <li>• Credit Union ATM withdrawal</li> </ul>	

<b>YOUR Chequing 40</b>	
Monthly fee <sup>2</sup> .....	\$12.00
Package account includes 40 transactions	
Same as YOUR Chequing 15, as well as	
<ul style="list-style-type: none"> <li>• 2 ATM Interac transactions</li> <li>• \$5 discount on Safety Deposit Box</li> <li>• In-branch bill payments</li> <li>• Internal Automatic Funds Transfer (AFT)</li> </ul>	

<b>YOUR Chequing Unlimited</b>	
Monthly fee <sup>2</sup> .....	\$24.00
Package account includes unlimited transactions	
Same as YOUR Chequing 40, as well as	
<ul style="list-style-type: none"> <li>• 50% discount on Gold Global Payment MasterCard annual fee (on approved credit)</li> <li>• Unlimited Canadian money orders</li> <li>• 3 non credit union ATM withdrawals (Domestic)</li> <li>• 50% off Safety Deposit Box</li> <li>• Unlimited stop payments</li> <li>• Choice Rewards (annual fee waived)</li> <li>• 2 ATM Plus transactions (International)</li> </ul>	

<b>YOUR Electronic Chequing</b>	
Monthly fee <sup>2</sup> .....	\$12.00
Package account includes	
<ul style="list-style-type: none"> <li>• Credit Union ATM transactions</li> <li>• Direct payment</li> <li>• Pre-authorized debit</li> <li>• MasterCard Payment Card</li> <li>• 3 non credit union ATM withdrawals (Domestic)</li> <li>• MemberDirect/Teleservice</li> <li>• No statement is produced</li> </ul>	

<b>YOUR Community (Non-Profit)</b>	
Monthly fee <sup>2</sup> .....	\$4.00
Package account includes 40 transactions	
<ul style="list-style-type: none"> <li>• Credit Union ATM withdrawal</li> <li>• Cheque clearing</li> <li>• Direct payment</li> <li>• Pre-authorized debit</li> <li>• Automatic transfers</li> </ul>	
PLUS:	
<ul style="list-style-type: none"> <li>• In-branch utility payments</li> <li>• 2 Canadian money orders</li> <li>• 2 Certified cheques</li> <li>• 2 Stop Payments per month</li> </ul>	

## 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

<b>Youth Package</b>	
Monthly fee <sup>2</sup> .....	FREE
Package account includes	
<ul style="list-style-type: none"> <li>• Credit Union ATM transactions</li> <li>• Direct payment</li> <li>• In-branch withdrawal</li> <li>• Pre-authorized debit</li> <li>• MasterCard Payment Card</li> <li>• MemberDirect/Teleservice</li> <li>• No statement is produced</li> </ul>	

<b>Student Package (Post-Secondary)</b>	
Monthly fee <sup>2</sup> .....	FREE
Package account includes	
<ul style="list-style-type: none"> <li>• Credit Union ATM transactions</li> <li>• Direct payment</li> <li>• Pre-authorized debit</li> <li>• MasterCard Payment Card</li> <li>• 3 non credit union ATM withdrawals (Domestic)</li> <li>• MemberDirect/Teleservice</li> <li>• No statement is produced</li> </ul>	

<b>Student Loan Services</b>	
<ul style="list-style-type: none"> <li>• Up to \$60,000 maximum (on approved credit)</li> <li>• Interest payments only while attending post-secondary institution</li> </ul>	

<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.

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