

# SPENDING ACCOUNTS

## Standard Transactions included in all package options:

- Mobile Pay (All Devices)
- Interac® e-Transfer
- TeleService Transfer
- Online Transactions
- Cheques & Preauthorized Debits
- All Credit Union ATMs
- Inter Credit Union (ICU) Withdrawal
- Cheque Withdrawal
- Interac® Direct Payment (Debit & Tap)
- Bill Payment (TelPay, In Branch, ATM)
- Cash Withdrawal (In Branch)



## SERVICE CHARGES



	CORE	DYNAMIC	PREMIUM	E-ACCOUNT
Standard Transactions Included	15 \$1.50/Additional	50 \$1.50/Additional	Unlimited	Unlimited (Online Only)
Online Banking Transactions	Included in Standard Transactions	Included in Standard Transactions	Unlimited	Unlimited
ATM Transfers	Included in Standard Transactions	Included in Standard Transactions	Unlimited	Unlimited
Cash Withdrawal - In Branch	Included in Standard Transactions	Included in Standard Transactions	Unlimited	\$5.00
Interac® e-Transfer	Included in Standard Transactions	Included in Standard Transactions	Unlimited	Unlimited
Interac® ATM Withdrawal	\$3.00	\$3.00	Unlimited	\$3.00
International ATM Withdrawal	\$5.00	\$5.00	Unlimited	\$5.00
Official Cheques/Bank Drafts	\$15.00	\$15.00	Unlimited	\$15.00
Certified Cheque Withdrawal	\$15.00	\$15.00	Fee Waived	\$15.00
Record Keeping				
Monthly Fee Waived with Minimum Balance	\$4,000	\$4,000	\$5,000	N/A
Online Statements With Cheque Images	Free	Free	Free	Free
In-Branch Statements With Or Without Cheque Images	\$5.00	\$5.00	Fee Waived	\$5.00
Monthly Fees				
Regular (25-59)	\$5.00	\$15.00	\$25.00	\$5.00
Seniors (60 and over)	Fee Waived	\$12.00	\$20.00	\$5.00
Youth (24 and under)	Fee Waived	\$3.00	\$10.00	\$5.00

### Senior Account Features

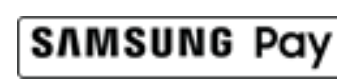
- Waived monthly fees on Core Account.
- 50% off safety deposit box fees.
- One free basic cheque order annually.

### Youth Account Features

- Waived monthly transaction fees.

### Mobile Wallet

Leave your card at home and upgrade to the new Mobile Wallet. Available for Apple devices, Android devices and Samsung smartphones, you can easily and securely carry your Community Credit Union debit and credit cards within your phone.



We're on this journey together at Mosaik Credit Union Limited