

Personal Accounts and Fees Change Notice

Effective: July 1, 2017

At Servus Credit Union, we work hard to keep our services affordable. We set our fees so they just cover the costs of the services we provide, such as branches and digital banking, and give you better value for your money than our competitors. We use the profits we make to

- Invest in new services like mobile banking, photo cheque deposit and Instant Balance
- Promote community development
- Help the credit union grow and improve
- Pay Profit Share[®] to members

We review our banking plans and service fees on a yearly basis. Our latest review led to some changes to our personal banking plans and service fees. We'll apply these changes on July 1, 2017.

Personal banking plans

We're making changes to the monthly fees, over-limit transaction fees and minimum monthly balances on several of our personal banking plans. We're also adding free *INTERAC* e-transfer[®] transactions on our youth and unlimited accounts.

To confirm which banking plan you have, please refer to your statement.

Plan	Item	Current	New (July 1, 2017)
Youth Plan 60	Over-limit transaction fee*	\$1.00	\$1.25
	INTERAC e-Transfer debits	\$1.50	2 free then \$1.50
17 - 25 Be Free	INTERAC e-Transfer debits	\$1.50	2 free then \$1.50
Personal Pay-As-You-Go Personal US Pay-as-You-Go	Over-limit transaction fee*	\$1.00	\$1.25
Personal Plan 30	Monthly fee	\$8.00	\$9.95
	Minimum monthly balance**	\$2,000	\$3,000
	Over-limit transaction fee*	\$1.00	\$1.25
Personal Plan 60	Monthly fee	\$10.00	\$11.95
	Minimum monthly balance**	\$2,500	\$3,500
	Over-limit transaction fee*	\$1.00	\$1.25
Personal e-Plan 60	Monthly fee	\$9.00	\$10.95
	Minimum monthly balance**	\$1,500	\$2,500
	In branch withdrawals, cheques and other debits	\$1.00	\$1.25
	Over-limit transaction fee (electronic transactions)*	\$0.85	\$1.10
Personal Unlimited	Monthly fee	\$13.00	\$13.95
	Minimum monthly balance**	\$3,500	\$4,000
	INTERAC e-Transfer debits	\$1.50	5 free then \$1.50
	ATM – <i>INTERAC</i> withdrawal (Canadian non-credit union ATM)	3 free then \$1.50	2 free then \$1.50
Personal Premium Unlimited	INTERAC e-Transfer debits	\$1.50	Unlimited free

Personal Savings	Over-limit transaction fee*	\$1.00	\$1.25
Personal US Savings			

*Over-limit transaction fees. We charge a fee any time you make more transactions on your account than your plan allows per month. Most of our competitors also charge \$1.25 for over-limit transactions.

**Minimum monthly balance. Servus will waive your monthly fee if the balance of your account stays above this amount for the entire month.

Other service fees

Cheque printing fees	Quantity	Current	New (July 1, 2017)
We charge a fee for cheques that we print in branch for your account. If you use cheques on a regular basis, talk to us about ordering cheques from our supplier. It's a more affordable option.	First order upon account opening (up to 12 cheques)	Free	Free
	4 cheques	\$2.50	\$6.95
	12 cheques	\$7.50	\$17.95
	24 cheques	\$10.00	\$24.95
	48 cheques	\$13.00	\$31.95
Incoming wires fees	Source	Current*	New* (July 1, 2017)
We charge a fee for receiving a wire transfer sent from another financial institution. On average, our competitors charge \$15.25 for incoming wires.	From Alberta credit unions	\$12.00	\$15.00
	From Canadian credit unions	\$12.00	\$15.00
	US funds from Canadian financial institution	\$12.00	\$15.00
	From all other financial institutions	\$12.00	\$15.00
Bank drafts	Description	Current	New (July 1, 2017)
We charge a fee to provide you with a bank draft to use as a secure form of payment. All of our competitors charge \$7.50 for this service.	Canadian, US or international funds	\$7.00	\$7.50

*Reflects Servus Credit Union member pricing. The fees may be different for non-members requesting the service.

Some of our business banking plans and fees are also changing. See the Accounts and Fees Change Notice on servus.ca for details.

If you have questions about these changes or would like to review your banking plan to make sure it fits your needs and your budget, please visit your branch or call us at 1.877.378.8728. We'd be happy to help.

Remember: We'll apply these banking plan and services fee changes on July 1, 2017.