

Chequing and Savings Accounts

Transaction Account Schedule	Premiere Accounts*	Package Plus Chequing / Full Service Savings	Personal Chequing / Power Savings	Pioneer Account~ 60 Years & Up	Next Step Account 18 - 23 Years (one account /member)
<i>Monthly Transactions Included</i>	Unlimited	Unlimited	17	Unlimited	Unlimited
<i>Monthly Service Charge</i>	\$20.00	\$12.50	\$4.00	Free	Free
<i>Electronic & Online Transfers, Deposits by AFT</i>	Free	Free	Free	Free	Free
<i>Over Limit Debits (debit card, AFT debit, cheques)</i>	Free	Free	\$0.80	Free	Free
<i>Over Limit Bill Payments (Canadian CU ATM, In Branch, Online, Mobile Banking)</i>	Free	Free	\$0.80	Free	Free
<i>Online eStatement With Online Banking</i>	Free	Free	Free	Free	Free
<i>Printed Statement With Cheque Images</i>	Free	\$3.00	\$3.00	\$3.00	\$3.00
<i>Service Charge for withdrawal at non Credit Union ATMs</i>	\$1.75	\$1.75	\$1.75	\$1.75	\$1.75
<i>Service Charge for International ATM withdrawal</i>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00

Savings Accounts do not have cheque writing privileges

~The Pioneer Account also includes half off the cost of personal cheque orders (basic style) and a \$15 discount on all safety deposit boxes.

*The Premiere includes personal cheque orders (basic style), travellers cheques, official orders, money orders, and a small safety deposit box. The Premiere Account waives the annual fee for your choice of Low Gold MasterCard Credit Card with or without Choice Rewards, Gold MasterCard Credit Card, or Gold Global Payment MasterCard. It also includes free extended warranty and purchase protection on all Member Card debit card purchases and set up for stop payments.

Other Specialty Accounts

Rocky Youth Account

- No Monthly Service Charge
- 40 Free Transactions (In Branch & ATM withdrawal or transfer, debit withdrawal, bill payment)
- Free Statement
- Over Limit Transactions are \$0.80
- Non-Credit Union ATM Withdrawal \$1.75

U.S. Chequing Account

- No Monthly Service Charge
- Transactions are \$0.80 each
- Statement Fee of \$3.00

Online bill payments and debit cards are not available with this account.

Special Savings Account

Meant to help members of all ages save money, earn interest and have access to your money whenever you need it.

Interest is calculated based on your daily balance and then paid monthly.

- No Monthly Service Charge
- Unlimited Free Online Transfers
- All other transactions are \$1.00 each
- Tiered Interest
- Quarterly Printed Statement Fee of \$3.00

High Interest Savings Account

This savings account provides 4 tiers for earning interest. Your money is always available, so it can be withdrawn or transferred electronically whenever you need it.

Interest is calculated based on your daily balance and then paid monthly.

- No Monthly Service Charge
- Unlimited Free Online Transfers
- All other Transactions are \$3.00 each

Your principal and interest are 100% Guaranteed by the Credit Union Deposit Guarantee Corporation.

Miscellaneous Services

Accommodation Privilege Service Charge	\$15.00	Overdraft Charge	\$5.00
Account Closed Less than 90 Days	\$25.00	Overdraft Transfer - by Phone or Mail	\$10.00
Alberta Gaming & Liquor Commission	\$4.00	Post Dated Cheque Held for Deposit	\$2.00
Balance by Phone	\$3.00	RRSP, RRIF, & TFSA Transfer Out	\$50.00
Balance of Acct Transfer (NA if to a CU)	\$20.00	RRSP Duplicate Receipt	\$10.00
Bank Verification Letter	\$25.00	Safety Deposit Box - Small	\$30.00
Bill Payment for Non-Members	\$3.00	Safety Deposit Box - Medium	\$50.00
Charge Back	\$6.00	Safety Deposit Box - Large	\$75.00
Cheques Cashed for Non-Members	\$5.00	Safety Deposit Box - Extra Large	\$130.00
Coin Counter - Members (Consumer)	5% of coin	Safety Deposit Box - Drilling	\$275.00
Coin Counter - Non-Members (Consumer)	10% of coin	Safety Deposit Box - Lost Key	\$25.00
Collection Item - Sent or Received	\$15.00	Security Search	\$30.00/hr
Credit Check	\$5.00	Security Substitution	\$25.00
E-Statements in PDF format	Free	Special Currency Order / Exchange	\$15.00
Faxes & Laminating	\$2.00/pg	Statement - Daily, Weekly or Monthly	\$2.00
Hold Funds - Incoming	\$3.00	Statement Printout Per Page	\$1.00
Hold Funds Outgoing Within Alberta	\$5.00	Stop Payment Fee	\$10.00
Hold Funds Outside Alberta	\$10.00	System Overdraft Transfer	\$4.00
Inactive Account - 2 Years	\$30.00	Third Party Demand	\$25.00
Inactive Account - 5 Years	\$40.00	Travellers Cheques	1%
Inactive Account - 10 Years	\$50.00	Voucher Search	\$30.00/hr
Letter of Credit	1% (\$100 min)	Wire Transfer - Incoming CDN Bank	\$20.00
Loan Application Agriculture	0.35% (\$50 min)	Wire transfer - Alberta CU	\$11.00
Loan Application Commercial	0.35%(\$100 min)	Wire Transfer - Canadian CU	\$15.00
Loan Extension	\$25.00	Wire Transfer - Canadian Bank	\$25.00
Debit Card or Payment Card Replacement	\$20.00	Wire Transfer - Foreign Currency	\$45.00
Money Order/Bank Draft - CDN/U.S. Funds	\$7.00		
Money Order/Bank Draft - International	\$15.00		
Mortgage Transfer Out	\$100.00		
Night Deposit Bags (100)	\$30.00		
Night deposit Adjustment	\$2.00		
Not Sufficient Funds	\$35.00		
Official Orders for Member - CDN Funds	\$7.50		
Official Orders for Non-Members - CDN \$	\$15.00		
Official Orders - U.S. Funds	\$7.50		

Branch Hours

9:30 a.m to 5:00 p.m.
Monday through Friday

Remote Account Access

Online Banking
Mobile/Smartphone Banking
Text Banking
www.rockycreditunion.com

ATM Services

Full Service ATMs - 24 hours

Located at parking lot door
and the street entrance at
5035 49th Street.

Coin Counter

Available during branch
hours in the branch. Some
fees may apply.

Phone 403-845-2861
General Fax 403-845-7295
Loans Fax 403-845-7441

Email - info@rockycu.com
P.O. Box 1420 Stn Main
Rocky Mountain House, AB T4T 1B1

ROCKY CREDIT UNION

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Transaction Accounts

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