






SERVICE	FEE	WAIVED	SERVICE	FEE	WAIVED
Personal Chequing Accounts			Other Services		
Account Fee	\$3.95/mo.	with minimum balance of \$1,000 Students, 60+	Bill Payments (counter)	\$1.00	Student, 60+
Office Encoded Cheques	10/\$5.00		Transfer to Other Institution	\$25.00	
Overdraft Fee	greater of \$5.00 or 21%		Wire Transfer	\$30.00	
Overdraft Transfer Fee	\$4.00		Foreign Currency	\$5.00	US Currency Students, 60+
Overdraft Courtesy Call	\$5.00		Travelers Cheques	1.00%	Students, 60+
Cheque Orders	per supplier		Telephone Transfer	\$3.00	Students, 60+
Stop Payment	\$6.00	Students, 60+	Replacement Debit/ATM Card	\$5.00	
Certified Cheque	\$6.00	Students, 60+	Bank Draft Issued	\$4.50	Students, 60+
3rd Party Certified Cheque	\$10.00		Duplicate Statements	\$1.00/mo.	
US Cheque Clearing	\$10.00		Record Searching	\$30/hr. (\$10 min.)	
NSF Charges	\$25.00		Returned Item to Credit Union	\$5.00	
Mail Statements/Cheques	\$4.50		Safety Deposit Box Rental	SMALL - \$30/yr. MEDIUM - \$40/yr. LARGE - \$60/yr.	
Electronic Services			Key Replacement	\$20.00	
GCCU PROPRIETARY AND THE EXCHANGE NETWORK ATMs			Lending Services		
Withdrawals & Deposits	FREE		PPSA Registration	\$7.00/yr.	
Transfers & Inquiries	FREE		Late Payment	\$15.00	
GCCU PROPRIETARY ATMs			NSF AFT/Post-dated Cheque	\$25.00	
Withdrawals (non-member card)	\$1.50		Mortgage Topup	\$200 + reg. fees	
ATM Bill Payments	\$0.75	Students, 60+	Mortgage Topup < \$5,000	\$250 + reg. fees	
INTERAC* AND DEBIT/POS			Open to Closed Mortgage	\$150	
ATM Withdrawals	\$1.25		Mortgage Renewals	FREE	
ATM Withdrawals - US/Int'l	\$2.00		Mortgage Discharge	\$200	
Interac* Debit/POS	\$0.45		Deposit Services		
US & Accel Debit/POS	\$0.75		Registered Plan Transfer	\$50/sequence no.	
Internet Services			RRIF Estate	\$150/contract	
Internet Access	FREE		Tax Free Savings Account	FREE	
Internet Transfers	FREE		Membership Closure		
Internet Bill Payments	\$0.75	Students, 60+	Within 6 months	No share refund	
			After 6-12 months	50% refund	
			After 1 year	Full share refund	

Service Packages

BASIC 	PREMIUM 	PREMIUM PLUS 
\$5.95	\$11.90	\$17.95
Students & 60+ FREE	Students & 60+ \$5.95	Students & 60+ \$12.00
15 Debit/POS; 4 Interac* ATM Unlimited transactions from GCCU and The Exchange ATMs, cheque writing, pre-authorized debits, bill payments and online banking	30 Debit/POS; 4 Interac* ATM Unlimited transactions from GCCU and The Exchange ATMs, cheque writing, pre-authorized debits, bill payments and online banking	Unlimited Debit/POS; 6 Interac* ATM Unlimited transactions from GCCU and The Exchange ATMs, cheque writing, pre-authorized debits, bill payments, online banking, certified cheques & bank drafts

All fees effective December 1, 2009. Surcharges at source are not included in packages. *Domestic ATMs displaying the Interac symbol. *Trademark of Interac Inc. Used under licence.