

Changes for the better ahead!

Notice of service charge changes effective March 1st, 2024



Please be advised that on March 1, 2024, all LaHave River account packages will be converted to East Coast Credit Union account packages, and we are pleased to advise that this will result in ongoing cost savings for the vast majority of affected members. Refer to the table below for more information.

If you feel your new package is not the right fit for your needs, please contact the LaHave River branch team at (902) 543-3921 and we will be happy to discuss your needs to ensure the best fit. For full details on all East Coast CU account packages and other banking options, please visit www.eastcoastcu.ca.

As always, we remain very competitive in our market. Members will enjoy:

- **FREE** unlimited e-Transfers on personal package plans*
- **FREE** Deposit Anywhere™ in-app cheque deposits on personal plans
- **NO** additional monthly fee for overdraft protection
- **FREE** unlimited chequing account option for members up to age 24
- **FREE** package plan option for seniors starting at age 59



Scan to explore
account options

Key highlights of changes to service charge fees that may affect you

- * All members may notice changes to transactions fees when package plan limits exceeded.
- * Pricing for safety deposit boxes is increasing, however, select plans offer a 50% discount.
- * Wire fees are priced based on total amount sent. Wires under \$10,000 will be at a reduced cost, with an increase to those over \$10,000.
- * Personal package plans
 - » All package plans include FREE unlimited e-Transfers*, Deposit Anywhere™ cheque deposits, and a fee waiver with a minimum balance.
 - » Enjoy the benefit of of linking your package to a second account at no extra cost.
- * Commercial package plans
 - » A wider variety of plans include all of your business needs.
 - » All plans include no additional fees for cash deposit, and Deposit Anywhere cheque deposits and outgoing e-Transfers included within the transaction limit in all plans, excluding Business Pay-As-You-Go.

Personal transaction fee updates:**

Transaction Fees	Current Chequing	New Chequing	Current Savings	New Savings	Current US\$ Chequing	New US\$ Chequing
Cheque Withdrawal - Personal	\$1.10	\$1.25	\$5.00	\$5.00	\$1.10	\$1.25
Savings Account Withdrawal (2 free per month)	N/A	N/A	\$3.00 NONE FREE	\$1.25	N/A	N/A
Credit Union/Exchange ATM Withdrawal	\$1.10	\$1.25	\$3.00	\$1.25	N/A	N/A
Direct Payment Purchase (Member debit card)	\$1.10	\$1.25	\$3.00	\$1.25	N/A	N/A
In-Branch Bill Payment	\$3.00	\$2.25	\$3.00	\$2.25	\$3.00	\$2.25
In-Branch Cash Withdrawal	\$1.25	\$1.25	\$3.00	\$1.25	\$1.10	\$1.25
In-Branch Statement	\$5.00	\$3.00	\$5.00	\$3.00	\$5.00	\$3.00
Interac® Network (domestic) ATM Withdrawal	\$2.00	\$2.00	\$3.00	\$2.00	N/A	N/A
Interac® e-Transfers	\$1.50	\$1.50	\$3.00	\$1.50	N/A	N/A
Deposit Anywhere	\$1.50	FREE	\$1.50	FREE	N/A	N/A
MemberDirect® Online Banking - Transfer	\$1.10	FREE	\$3.00	FREE	N/A	N/A
Monthly Statement with Cancelled Cheques	\$5.00	\$6.00	\$5.00	\$6.00	\$5.00	\$6.00
Encoding cheques (not applicable to new accounts)	N/A	\$2.00	N/A	\$2.00	N/A	\$2.00
Overdraft Interest Charge (minimum)	\$5.00	\$4.00	\$5.00	\$4.00	\$5.00	\$4.00
PLUS® Network (international) ATM Withdrawal	\$5.00	\$3.50	\$5.00	\$3.50	N/A	N/A
Pre-authorized Payment	\$1.10	\$1.25	\$3.00	\$1.25	\$1.10	N/A
Teleservice® Telephone Banking - Bill Payment	N/A	\$1.50	N/A	\$1.50	N/A	N/A
Teleservice® Telephone Banking - Transfer	\$1.10	\$1.25	\$3.00	\$1.25	N/A	N/A
Credit Union ATM Bill Payment	\$1.10	\$1.50	\$3.00	\$1.50	N/A	N/A
Mobile Wallet Debit	\$1.10	\$1.25	3.00	\$1.25	N/A	N/A

Personal transaction fee updates, continued:**

Transaction Fees	Current Fees	New Fees
Certified Cheques Non-Members	\$30.00	\$15.00
Official Cheques	\$10.00	\$9.50
Cheque/PAP - Stop Payment Online	\$15.00	\$13.00
Inactive Fee - General & Seniors Accounts	\$5.00 per no fee for letter	\$25.00 notice fee, then \$5.00/month
Inactive Fee - Youth Accounts (aged 19-24 only)	\$0.00	\$25.00 notice fee/ no monthly fee
HISA - Online/Electronic Transfers	\$5.00	FREE
Monthly Printed Statement	\$2.00	\$3.00
Safety Deposit Box - Small: 1.5"x5"	\$55.00	\$60.00 + tax
Safety Deposit Box - Medium: 2"x5" and 2.5"x5"	\$75.00	\$75.00 + tax
Safety Deposit Box - Large 5"x5", 2"x10", 2.5"x10" (where available)	\$90.00	\$125.00 + tax
Wire Transfer Incoming - Canadian, US or International Funds	\$17.00	\$16.00 minimum
Wire Transfer Outgoing - Canadian Funds under 10K	\$45.00	\$36.00 minimum
Wire Transfer Outgoing - Canadian Funds OVER 10K	\$45.00	\$46.00 minimum
Wire Transfer Outgoing - US or International Funds under 10K	\$45.00	\$37.00 minimum
Wire Transfer Outgoing - US or International Funds OVER 10k	\$45.00	\$52.00 minimum
Registered Plan Transfer * Does not apply to transfers between investment options within the RRSP or to another East Coast Credit Union registered plan.	\$50.00	\$75.00 per transfer
Registered Plan Estate Administration Fee	N/A	Up to 1% of Estate
Account Closed within 90 days	\$20.00	\$30.00

Business transaction fee updates:**

Transactions	Current Fees	New Fees
ATM Deposit	\$1.10	\$1.25
ATM Bill Payment - Credit Union	\$1.20	\$1.25
ATM Withdrawal - Credit Union Exchange	\$1.20	\$1.25
Business Cheques and Preauthorized debits	\$1.20	\$1.25
In Branch Cash, Cheque & Deposit Anywhere™ Cheque Deposits	\$2.00 (cash deposit)	\$1.25
Direct Deposit	\$1.20	\$1.25
Direct Payment Purchase (Member debit card)	\$1.20	\$1.25
In-Branch Cash Withdrawal	\$1.20	\$2.50
In-Branch Bill Payment	\$1.20	\$1.25
In-Branch Transfer	\$1.20	\$1.25
Merchant Credit	\$1.20	\$1.25
Merchant Debit	\$1.20	\$1.25
MemberDirect® Online Bill Payment	\$2.00	\$1.25
TeleService® Telephone Banking Bill Payment	\$2.00	\$1.25
TeleService® Telephone Banking Inquires	FREE	\$1.25
Manual Account Transfer - Telephone	\$2.00	\$2.50
Wire Transfer Deposit	\$1.20	\$1.25
Interac® Network (domestic) ATM Withdrawal	\$1.20	\$2.00
PLUS® Network (international) ATM Withdrawal	\$4.00	\$3.50
Business Digital Package-Non Electronic Transactions	N/A	\$2.50
Chargeback Item	\$20.00	\$10.00
Cheque Certified for Member	\$17.00	\$15.00
Commercial Coin/Cash Orders in excess of \$200	\$0.75 per roll of coins	1% of total order
Replacement Night Deposit Bags	N/A	\$10.50
Bank Confirmations	\$50.00	\$35.00
Bank Reference Letters	50	\$35.00
Business Accounts - Deposit Books - 1 free at acct opening	\$0.00	\$6.00

*Except on our Pay-As-You-Go and US\$ Chequing package plans.

**Some fees waived with minimum balance. Please refer to the latest brochure for more details.