

## Personal Service Charge Update - Effective September 1, 2019

At LaHave River Credit Union we place a high priority on providing members with excellent products/service and protecting the security of our members finances and personal information.

An important part of our commitment to excellent service is keeping our service charges competitive with the big banks. We must balance our fees against the cost of continuing to bring members innovative new products that improve both banking convenience and security. For example, we expect to soon roll out Member SMS (Text) Fraud Alerts.

On September 1st, 2019 we will be adjusting some of our service charges to reflect both higher costs in the banking and security systems and inflationary increases. On average our fees will remain competitive with the big banks and we still offer many FREE services to serve you better.

Below is a list of all service charge changes effective September 1st, 2019:

Personal Package Changes	Old Price	New Price
<b>Bronze - Pay as You Go Chequing</b> (formerly Your Chequing – Pay as You Go)	\$0.00	\$0.00
<b>Silver 15</b> (Formerly Your Chequing 15) <ul style="list-style-type: none"> <li>Global Payment Cards no longer available</li> </ul>	\$6.65	\$6.65 Senior \$5.00
<b>Gold 40</b> (formerly Your Chequing 40) <ul style="list-style-type: none"> <li>Now includes 4 free e-transfers</li> <li>Personal Cheques no longer included</li> <li>Global Payment Cards no longer available</li> </ul>	\$15.95	\$16.00 Senior \$12.00
<b>Platinum Chequing</b> (formerly Your Chequing Unlimited) <ul style="list-style-type: none"> <li>Now includes 8 free e-transfers</li> <li>Unlimited Money Orders replaced with Unlimited Drafts</li> <li>50% discount on Mastercard no longer included</li> <li>Global Payment Cards no longer available</li> </ul>	\$29.50	\$30.00 Senior \$22.50
<b>ePersonal Chequing</b> (formerly Your Chequing Electronic) <ul style="list-style-type: none"> <li>Now includes 10 free e-transfers</li> <li>Now includes 2 free Deposit Anywhere</li> <li>Global Payment Cards no longer available</li> </ul>	\$16.95	\$17.00 Senior \$12.75
<b>Your Savings</b> <ul style="list-style-type: none"> <li>Now includes 2 free Deposit Anywhere</li> <li>No longer includes any free transactions</li> </ul>	\$0.00	\$0.00
<b>Student Chequing</b> <ul style="list-style-type: none"> <li>Now includes 4 free e-transfers</li> <li>Global Payment Cards no longer available</li> </ul>	\$0.00	\$0.00
<b>Youth Starter Savings</b> <ul style="list-style-type: none"> <li>Now includes Unlimited in Branch Withdrawal</li> </ul>	\$0.00	\$0.00

Personal Products/Services - Chequing	Old Price	New Price
<b>Interac Online Payment</b>	\$1.00	\$1.10
<b>ATM Withdrawal</b> (Credit Union / Exchange / Acculink)	\$1.00	\$1.10
<b>ATM Transfer</b> (Credit Union / Exchange / Acculink)	\$1.00	\$1.10
<b>ATM Withdrawal</b> (Plus Network)	\$4.00	\$5.00
<b>Cheque Withdrawal</b>	\$1.00	\$1.10
<b>Cheque Withdrawal – ePersonal Account</b>	\$1.00	\$1.25
<b>Direct Payment Purchase</b>	\$1.00	\$1.10
<b>In Branch Cash Withdrawal</b>	\$1.00	\$1.10

In Branch Cash Withdrawal – ePersonal Account	\$1.00	\$1.25
In Branch Transfer	\$1.00	\$1.10
In Branch Transfer – ePersonal Account	\$1.00	\$1.25
Member Direct Online Banking Transfer	\$1.00	\$1.10
Pre-Authorized Payments	\$1.00	\$1.10
Telephone Banking Transfer	\$1.00	\$1.10

Personal Products/Services - Savings	Old Price	New Price
ATM Withdrawal Savings (Credit Union / Exchange / Acculink)	\$1.75	\$3.00
ATM Transfer - Savings (Credit Union / Exchange / Acculink)	\$1.75	\$3.00
ATM Withdrawal (Interac)	1.75	\$3.00
Cheque Withdrawal	\$2.00	\$5.00
Direct Payment Purchase	\$2.00	\$3.00
In Branch Cash Withdrawal - Savings	\$1.75	\$3.00
In Branch Transfer - Savings	\$1.75	\$3.00
Interac Online Payment	\$1.75	\$3.00
Interac e-Transfer	\$1.75	\$3.00
Member Direct Online Banking Bill Payment - Savings	\$1.75	\$3.00
Member Direct Online Banking Transfer - Savings	\$1.75	\$3.00
Pre-Authorized Payments	\$1.75	\$3.00
Pre-Authorized Payments – ePersonal Account	\$1.75	\$0
Telephone Banking Bill payment - Savings	\$1.75	\$3.00
Telephone Banking Transfer - Savings	\$1.75	\$3.00

Personal Products/Services	Old Price	New Price
Automated Funds Transfer – Per Transfer	\$2.00	\$5.00
Automated Funds Transfer - Change	\$2.00	\$5.00
Automated Funds Transfer - Initial Setup Fee	\$5.00	\$25.00
Bank Draft (Canadian)	\$8.50	\$8.50
Bank Draft (US)	\$8.50	\$8.50
Cancelled CUMIS Insurance Fee	\$30.00	\$35.00
Certified cheque: Customer	\$15.00	\$17.00
Certified cheque: Non-Customer	\$25.00	\$30.00
Money Order (Canadian)	\$8.50	\$8.50
Money Order (US)	\$8.50	\$8.50
Money Order (Other)	\$8.50	\$8.50
Official Cheque (Credit Union)	\$8.50	\$8.50
Post Dated Cheques Held for Deposit	\$2.00	\$3.00
Stop Payment: Full Details	\$14.00	\$15.00
Stop Payment: Partial Details	\$14.00	\$15.00