

Service Fee Guide

ATM Services:		NSF cheques or MCard purchases	30.00 *
Key Savings Own ATM	Free *	NSF accommodation fee (per item)	15.00 *
AB Credit Union Withdrawal	0.40	Phone transfer	2.00 *
Inquiry	0.40	Postdated cheques held for deposit	2.00
Transfer	0.40	RRSP's and RRIF's	
Deposit	1.10	Withdrawal	15.00 *
Bill payment	1.00 *	Closure: first 90 days	50.00
Canadian Credit Union Withdrawal	0.50	Transfer Closure: after 90 days	25.00
Inquiry	0.50	Stop payments	10.00 *
Transfer	0.50	Transfer	
Deposit (Non FI's)	1.20	Preauthorized	0.35
Other Financial Institutions/ Interac Withdrawal	1.50	To cover overdraft	5.00 *
US ATM's (Cirrus) Withdrawal	3.00 *	Utility bill payment	1.50 *
International ATM's (Cirrus) Withdrawal	5.00 *	Utility bill (mailed c/o Credit Union)	3.00 *
Card Services:		Unauthorized o/d (access fee)	5.00
Member Card		Miscellaneous Services:	
Direct payment	0.40	Bank confirmation	25.00 *
Rush card order	20.00	Closing membership/account	
Replacement card	6.00	Less than one year	25.00
Global Payment Card		Greater than one year	10.00
Purchases	0.40	Collection items	
Rush card order	20.00	Incoming - Canada	25.00 *
Photo retrievals	6.00	Incoming - US	25.00 *
Choice rewards*	24.00	Items sent	25.00 *
Replacement card	6.00	Duplicate T4 or T5 issued	20.00 *
Electronic Services:		Inactive Account Notice (annual)	
Chequing		Second - fourth year	20.00 *
Internet Banking		Fifth year and on	30.00 *
Inquiry	Free *	Indemnity	
Cheque Image Viewing	0.25	Lost certified cheque	6.00
Transfer	0.40	Lost Canadian money order	6.00
Bill Payment	0.40	Lost US money order	25.00
TeleService		Letters - re: balance or interest	25.00 *
Inquiry	Free *	Misc Admin	5.00
Transfer	0.40	Record Searches	
Bill Payment	0.40	Under 89 days	15.00
AFT's (Automatic Fund Transfer)		Over 90 days per hour	30.00
Debits	0.40	Safety deposit box (annual)	
Encoding Error	5.00 *	1 1/2 x 5	30.00
Other Deposit Account Services:		2 1/2 x 5	40.00
Cheques	0.50	5 x 5	50.00 *
Counter Withdrawal	0.50	2 1/2 x 10	50.00
Cheque in US funds on CDN account	10.00 *	Lost key	30.00 *
Certified cheque	10.00 *	Drill box	95.00 *
Chargebacks	10.00 *	Special cash orders	25.00 *
Copies of paid cheque images	10.00 *	Statement (held for pickup)	5.00 *
Copies of paid money orders	7.50 *	Tracing	30.00 *
Drafts - US	10.00 *	Wires	
Drafts - International	12.00 *	CU incoming (National)	10.00 *
Drafts - Managers Trust (3rd party)	6.00 *	CU outgoing (National)	10.00
Duplicate statement	6.00	Other institution (out or in)	25.00
Hold funds	7.00	International (same currency)	40.00
Mail receipts	2.00 *	International (different currency)	45.00
Money orders		Non-Member Services:	
Canadian	6.00 *	Cash a cheque	10.00 *
US	10.00 *	Certify a cheque	20.00 *
		Coin exchange (per roll)	2.00 *
		Wire Transfer	30.00 *
		Bills	5.00 *



Open to serve you:

Monday, Tuesday, & Friday
9:30 am to 5:00 pm

Wednesday & Thursday
9:30 am to 6:00 pm

Always in touch:

For your convenience, many banking services are available 24 / 7 via:

www.cuanytime.com internet banking

TeleService telephone banking:
1-800-307-8353

Added Convenience:

2 ATMs at the branch

KEY
savings + credit union

1125 - 8 St. SW, Calgary, AB T2R 1L4

403.232.4500

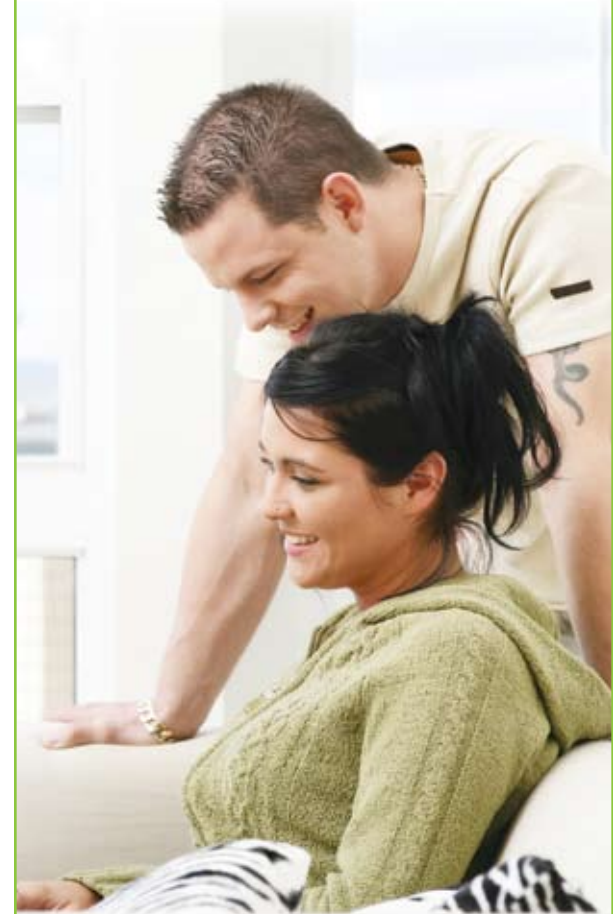
toll free 1.800.207.0068
fax 403.250.1544

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CHEQUING ACCOUNTS

Prestige Chequing: For members who have a lot of activity and use a full range of financial services.

Statement? Monthly, with cheque imaging.

Minimum deposit? None.

Monthly fee? \$15.00/month.
Fee waived for members 59+ years.

What's included?

- Unlimited:
 - In-branch, Teleservice and internet banking transactions.
 - Cheque writing.
 - CU ATM and AB Treasury Branch transactions in Canada.
 - Bill payments and AFTs.
 - Direct Payment and Global Payment Card purchases.
- CDN & US Money Orders, drafts and single signature Travellers Cheques, Certified Cheques.
- Key Savings custom cheques.

Key Chequing: For members who have moderate financial service requirements.

Statement? Monthly, with cheque imaging.

Minimum deposit? None.

Monthly fee? \$10.00/month

What's included?

- The first 40 debit transactions per month, electronic or in-branch.**
- Key Savings custom cheques.
- Bill payments.
- All-In-One statement with cheque imaging.
- Unlimited internet & Teleservice inquiries

Regular Chequing: For members who don't have a lot of activity and prefer to "pay as they go".

Statement? Monthly, with cheque imaging.

Minimum deposit? None.

Monthly fee? \$3.00/month.*

Transaction fees? See "Service Fees" on reverse.

US Chequing: For members who often visit the US.

Statement? Monthly, with cheques returned.

Minimum deposit? None.

Monthly fee? Personal - \$3.00/month
Business - \$10.00/month

Transaction fees? See "Service Fees" on reverse.

Interest paid? Interest calculated on minimum monthly balance and paid quarterly.

SAVINGS ACCOUNTS

Plan 24 Savings: For active savers who withdraw money often and make frequent deposits.

Statement? Available upon request. If you have a chequing account you will receive a consolidated All-In-One statement with all your account information.

Minimum deposit? None.

Monthly fee? No.

What's included? Free deposits, 2 free transfers per month, free internet & TeleService.

Transaction fees? See "Service Fees" on reverse.

Interest paid? Interest calculated on minimum daily balance. Paid monthly.

Alberta Plus Savings: For members who want to earn higher interest than most other savings accounts.

Statement? Quarterly. If you have a chequing account you will receive a consolidated All-In-One statement with all your account information.

Minimum deposit? None.

Monthly fee? No.

What's included? Free deposits, 1 free withdrawal, 2 free transfers, and electronic account inquiries. (additional transactions are \$5 per item)

Interest paid? Interest calculated on minimum monthly balance. Paid monthly.

KIDS ACCOUNTS

Fat Cat: For kids up to and including age 12.

Statement? Quarterly.

Monthly fee? No.

Account details?

- Terms 1-5 years; minimum \$250 deposit
- Interest calculated on minimum daily balance. Paid monthly.

Head Start: For ages 13 to 19

Statement? Quarterly.

Monthly fee? No.

What's included? 30 debits per month and then account is pay as you go. Cheques available at age 18

Account details?

- Terms 1-5 years; minimum \$250 deposit
- Interest calculated on minimum daily balance. Paid monthly.