



# New

# Accounts & Service Fees

Effective  
March 01, 2024

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## What's inside...

Personal Banking Options and Fees

Business Banking Options and Fees

Service Fees for:

Deposits

Investments

Personal Lending

Commercial Lending



# Personal Banking

# Personal Banking

## Chequing Accounts:

All Compass personal chequing accounts include:

- Free unlimited in-branch deposits and withdrawals
- Free online and mobile banking
- Free online and mobile bill payments
- ding free® Canadian credit union ATM transactions
- Free Compass credit card bill payments

## Flex Chequing

### Features

- No monthly fee
- Pay per transaction
- No interest

### Optional add-ons

### Monthly fee

- |   |       |
|---|-------|
| • Unlimited e-Transfers                 | 12.00 |
| • Unlimited POS transactions            | 10.00 |
| • Unlimited cheque/preauthorized debits | 6.00  |

## E-ssential Chequing

### Features

- 12.00 monthly fee
- 30 POS transactions
- Unlimited preauthorized debits
- 5 free e-Transfers
- No cheque writing privileges
- Only e-statements available
- No interest

## Freedom Chequing

### Features

- 24.00 monthly fee
- Unlimited POS transactions
- Unlimited e-Transfers
- Unlimited cheque/preauthorized debits
- No interest

## Golden Chequing

### Features

- Eligibility - 59 years and over
- No monthly fee
- Unlimited POS transactions
- 5 free e-Transfers
- Unlimited cheque/preauthorized debits
- Free money orders/drafts
- Free personal cheques
- No interest

# US Chequing

## Features

- No monthly fee
- 1.75 per cheque/preauthorized debits
- No interest

# Personal Banking

## Savings Accounts:

### All Compass personal savings accounts include:

- No monthly fees
- Free unlimited in-branch deposits and withdrawals
- Free online and mobile banking
- Free online and mobile bill payments\*
- ding free® Canadian credit union ATM transactions\*
- Free Compass credit card bill payments\*

\*This does not apply to the High Interest Savings account.

# Plan 24 Savings

## Features

- Daily interest savings
- Interest calculated on daily closing balance and paid monthly
- POS, e-Transfers, and preauthorized debits available, regular fees apply

# Premium Savings

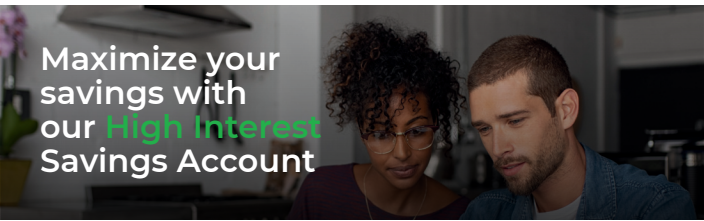
## Features

- 5 tier interest rate - rates available online
- Interest calculated on minimum monthly balance and paid monthly
- POS, e-Transfers, and preauthorized debits available, regular fees apply

# High Interest Savings

## Features

- 5 tier interest rate - rates available online
- Interest calculated on minimum monthly balance and paid monthly
- POS, e-Transfers, preauthorized debits, and over the counter bill payments available, 5.00 fee applies



Maximize your savings with our **High Interest Savings Account**

# Golden Savings

## Features

- Daily interest savings
- Interest calculated on daily closing balance and paid monthly
- Unlimited POS transactions
- Unlimited preauthorized debits
- Free money orders/drafts

# Personal Banking

## Youth and Student Accounts:

All Compass personal chequing accounts include:

- Free unlimited in-branch deposits and withdrawals
- Free online and mobile banking
- Free online and mobile bill payments
- ding free® Canadian credit union ATM transactions
- Free Compass credit card bill payments

# Youth Account

## Features

- Ages 0-18
- No monthly fee
- Bonus interest rate
- Interest calculated on daily closing balance and paid monthly
- CU pays 5.00 share
- 40 POS transactions
- 5 free e-Transfers
- Free promotional item at account opening

# Student Chequing

## Features

- Eligibility - full-time post secondary student
- No age limit
- No monthly fee
- Unlimited POS transactions
- Unlimited e-Transfers
- Unlimited preauthorized debits
- No interest

A full-time student will be defined as someone taking 18 credit hours or three full courses per semester.

Yearly review of student status.



Unlimited banking with  
our **Student** Account



# Business Banking

# Business Banking

## Chequing Accounts:

All Compass business chequing accounts include:

- Free unlimited in-branch deposits and withdrawals
- Free online and mobile banking
- Free online and mobile bill payments
- ding free® Canadian credit union ATM transactions
- Free Compass credit card bill payments

## Business Pay As You Go

### Features

- No monthly fee
- Pay per transaction
- No interest

## Small Business Chequing

### Features

- 35.00 monthly fee
- 50 POS/cheques/pre-authorized debits/OTC bill payments transactions.
- 5 free e-transfers.
- Regular fees apply after 50 transactions.
- No interest

## Business Elite Chequing

### Features

- 65.00 monthly fee
- 100 POS/cheques/pre-authorized debits/OTC bill payments transactions.
- 10 free e-transfers.
- Regular fees apply after 100 transactions.
- No interest

## US Business Chequing

### Features

- No monthly fee
- 1.75 per cheque/preauthorized debits
- No interest

## Community Chequing

### Features

- No monthly fee
- Unlimited POS transactions.
- Unlimited cheques/pre-authorized debits.
- No charge for over the counter bill payments.
- No interest

# Business Banking

## Savings Accounts:

All Compass business savings accounts include:

- Free unlimited in-branch deposits and withdrawals
- Free online and mobile banking
- Free online and mobile bill payments\*\*
- ding free® Canadian credit union ATM transactions\*\*
- Free Compass credit card bill payments\*\*

\*\*This does not apply to the Business High Interest Savings account.

## Business Plan 24

### Features

- No monthly fee
- Daily interest savings
- Interest calculated on daily closing balance and paid monthly
- POS, e-Transfers, and preauthorized debits available, regular fees apply

## Business High Interest Savings

### Features

- No monthly fee
- 4 tier interest rate - rates available online
- Interest calculated on minimum monthly balance & paid monthly
- POS, e-Transfers, preauthorized debits, and over the counter bill payments available, 5.00 fee applies

## Agri Invest Savings

### Features

- No monthly fee
- No minimum balance required
- Interest paid semi-annually
- The account builds as you make annual deposits and receive matching government contributions
- Helps farmers manage small income declines or to make investments to mitigate risks or improve market income
- Flexibility to transfer or withdraw funds in-branch at any time

Deposits are **fully guaranteed without limit** by Deposit Guarantee Corporation of Manitoba.



# Deposit Fees

## Account Charges:

POS transaction	0.75
In-branch balance inquiry	Free
Telephone balance inquiry	5.00
Balance history printout, per month	2.00
Balance of account to other FI	25.00
Mailed statements, per month	2.50
Statements reprint, per month	5.00
E-Statements	Free
Preauthorized debit - Chequing account	0.75
Preauthorized debit - Savings account***	1.50
Cheque, per cheque	0.75
US Cheque, per cheque	1.75 USD
Requirement to pay, per remittance	25.00
Collection and remittance fee	25.00
Account closing within 90 days	5.00
Bank confirmation	25.00

## Account Transfers:

In-branch transfer	Free
Telephone transfer	5.00
e-Transfer - sending***	1.50
e-Transfer - receiving	Free
Wires incoming	20.00
Wires outgoing Canada	35.00 +cost
Wires outgoing US	40.00 +cost USD
Wires outgoing international	45.00 +cost

## Bill Payments:

Bill payment over the counter***	2.00
Online banking bill payment***	Free
Collabria Credit Card bill payment***	Free
Bill payment trace fee	25.00

## ATM Charges:

Canadian Credit Union ATM withdrawal***	Free
Non Credit Union ATM withdrawal***	3.00
International ATM withdrawal***	5.00

## Debit Card Fees:

First debit card replacement	Free
Replacement debit card	20.00
Debit card flash reactivation	10.00

## Money Orders / Drafts:

Money order	15.00
Money order trace	20.00
Official cheque/primary order	15.00
US bank draft	15.00 USD

## Other Charges:

Stop payment, complete details	15.00
Stop payment, incomplete details	25.00
Foreign currency order, available on request	10.00 +cost
Change of signers, one free per year	25.00

\*\*\*5.00 fee applies for personal and business High Interest Savings accounts.

\*\*\*For all ATM charges the 5.00 applies on top of regular fee.

### Safety Deposit Boxes:

1.5" x 5" x 21"	40.00
2.5" x 5" x 21"	45.00
2.5" x 10" x 21"	60.00
5" x 5" x 21"	75.00
SDB drilling	75.00 +cost
SDB extra key/replacement key	30.00 +cost
Annual billing notice	10.00
Late payment fee	10.00

### Night Deposit:

Night deposit service, per year	12.00
Night deposit replacement key	25.00 +cost

## Investment Fees

Estate administration fee	100.00 +cost
Registered plans estate, administration fee	100.00 +cost
Registered plan transfer to another FI	100.00
RRSP/T4RSP/T4RIF/T5 replacement receipt, each	5.00
TFSA variable withdrawal (1 free per month), each	5.00

## Clearing & Overdraft Fees

AFT application one time set-up fee	50.00 +cost
AFT hard token, each	10.00 +cost
AFT minimum monthly fee	10.00 +cost
AFT recall or error correction	25.00
Change scheduled transfer	5.00
Chargeback	7.00
US chargeback	15.00 USD
US cheque on Canadian account	25.00
Clearing item fee, if incorrect preauthorized information is provided	10.00
Overdraft item handling	5.00
Returned NSF	40.00
Overdraft notification letter	10.00

## Personal Lending Fees

Change to payment or payment period	75.00
Complete/partial exchange of security	100.00
Credit check from creditor	25.00
Epic dealer solutions	50.00 +cost
First Canadian title	100.00 +cost
Interim financing, mortgage loans	150.00
Interest letter for income tax	25.00
Land title office search	10.00 +cost
Land title discharge fee	200.00
Late payment notice	10.00
Personal line of credit review	100.00
Loan application fee	100.00
Mortgage renewal	Free
Mortgage transfer fee	200.00
Mortgage penalty fee	As assessed

Mortgage 3:00 search  
Builder mortgage 5yr closed or 1.25%  
Out of province mortgage  
Refinance/extend release

10.00 +cost  
Fee of 1.25%  
Cost  
100.00



To Learn  
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Our **New**  
Accounts &  
Service Fees  
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[compasscu.ca](https://compasscu.ca)

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## **Main Branch**

1016 Rosser Avenue  
Brandon, Manitoba R7A 0L6  
Phone: (204) 729-4800  
Fax: (204) 729-4818

## **Thomas Mall Branch**

742-18th Street  
Brandon, Manitoba R7A 5B5  
Phone: (204) 729-4820  
Fax: (204) 729-4838

## **Erickson Branch**

24 Main Street, P.O. Box 100  
Erickson, Manitoba ROJ 0P0  
Phone: (204) 636-7771  
Fax: (204) 636-6199



**COMPASS**  
**CREDIT UNION**

Your financial guide.



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