

Additional Services & Charges

Personal Accounts

Member Card® Replacement	\$10.00
Duplicate Statement	\$5.00
Inactive Accounts	\$20.00/yr
Registered Plan Transfer Out	\$50.00
Telephone Assisted Transfers	\$5.00
Telephone Balance Inquiries	\$1.00
Letter of Bank Confirmation	\$40.00
Record Search > 30 Days	\$5/item + \$40/hour

Cheque and Payment Processing

Foreign Currency Cheque	\$2.00
Cheques written in currency other than that of the account	\$12.00
Cheque Sent on Collection	\$10.00
Non-Sufficient Funds (NSF)	\$55.00
Honoured NSF	\$5 + interest
Stop Payments (full details only)	\$12.00
Unencoded Items	\$10.00
Coverdraft	\$1.00
Chargebacks/Cheque Returns	\$10.00
Bill Payment Trace	\$15.00
Supply Coin & Cash	\$0.10/roll
	\$1.00/\$1000
Draft requested by Issuer	\$7.50

Wire Transfers

Wire Transfer In	\$15.00
Wire Transfer Out - Canada	\$25.00
Wire Transfer Out - U.S.A.	\$35.00
Wire Transfer Out - International	\$45.00

Safety Deposit Boxes

(available in various sizes and annual fees)

Small	\$35 + HST
Large	\$60 + HST
Key Replacement	\$25 + Cost
Drilling	\$100 + Cost

SCU Mastercard (OAC)

The following cards are available:

Cash Back
Centra Gold
FlexRate
Classic
Student
World
Travel Rewards Gold
US Dollar

Speak to a Financial Advisor for more information.

Accounts & Services

MemberDirect® Online Banking

www.sudburycu.com

Mobile Banking



Telephone Banking Toll Free

1-855-869-2196

Email Us

scucontact@sudburycu.com

Seven Full-Service Branches

Copper Cliff	Barrydowne
Downtown	Second Avenue
South End	Lively
Levack	



For 24 hour Technical Support please call 1-888-236-1356

Community
MINDED
...Just Like You

Sudbury Credit Union Accounts & Services*

<i>Effective November 1, 2018</i>	CHEQUING		SAVINGS	US DOLLAR	SPECIAL		BENEFITS ^c		
	No Fee Chequing ^b	Personal 1	Plan 24 ^b	Chequing	Personal Line of Credit	Meritline	Golden (60+)	Youth (0-17)	Student (18-25)
Fees & Interest									
Minimum Monthly fee	\$0	\$0	\$0	\$0	\$0	\$0	None	None	None
Minimum monthly balance to waive transaction fees	-	\$1,000 ^a	-	-	-	-	-	-	-
Monthly interest	No	Yes	Yes	Yes	N/A	N/A	-	-	-
Included transactions	-	-	First 3 free	-	-	-	Unlimited	Unlimited	Unlimited
In-Branch Transactions									
Over the counter bill payments	Included	\$1.25	\$1.25	N/A	\$1.25	\$1.25	Included	Included	Included
Deposits	Included	Included	Included	Included	Included	Included	Included	Included	Included
Over the counter withdrawals	Included	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	Included	Included	Included
Self-Serve Transactions									
Cheque Clearing	Included	\$0.70	N/A	\$1.00	\$0.70	\$0.70	Included	Included	Included
Online/Telephone/ATM bill payments	Included	\$0.70	\$0.70	N/A	\$0.70	\$0.70	Included	Included	Included
Pre-authorized payments	Included	\$0.70	\$0.70	N/A	\$0.70	\$0.70	Included	Included	Included
Interac e-Transfer (email money transfer)	\$0.75	\$0.75	\$0.75	N/A	N/A	N/A	\$0.75	5 Free	5 Free
Card Transactions									
Interac Direct Payment (Point-of-sale)	Included	\$0.70	\$0.70	N/A	N/A	N/A	Included	Included	Included
Global Payment MasterCard	Included	\$0.70	\$0.70	N/A	N/A	N/A	Included	Included	Included
ATM Withdrawal (Sudbury CU)	Included	\$0.70	\$0.70	N/A	N/A	N/A	Included	Included	Included
ATM Withdrawal (THE EXCHANGE / ACCULINK)	Included	\$0.70	\$0.70	N/A	N/A	N/A	Included	Included	Included
ATM Deposits (Sudbury CU or THE EXCHANGE)	Included	Included	Included	N/A	N/A	N/A	Included	Included	Included
ATM Withdrawal (INTERAC - Chartered Banks)	\$2.00	\$2.00	\$2.00	N/A	N/A	N/A	\$2.00	\$2.00	5 Free
International ATM Withdrawal (CIRRUS)	\$4.00	\$4.00	\$4.00	N/A	N/A	N/A	\$4.00	\$4.00	\$4.00
Other Features									
eStatements with cheque images	Included	Included	Yearly	Included	Included	Included	Included	Included	Included
Online and Telephone Banking	Included	Included	Included	Included	Included	Included	Included	Included	Included
Authorized Overdraft (O.A.C)	\$4.00	\$4.00	N/A	N/A	N/A	N/A	\$4.00	N/A	\$4.00
Canadian / US Bank Drafts	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	2 Free	\$7.50	\$7.50

a = following transactions are free at \$1,000 : self-serve utility bills, withdrawals, cleared cheques, Interac Direct Payment (point-of-sale), ATM withdrawals at an Exchange or SCU ATM, and all pre-authorized payments.

b = free transactions include utility bills, withdrawals, cleared cheques, Interac Direct Payment (point-of-sale), ATM withdrawals at an Exchange or SCU ATM, and all pre-authorized payments.

c = benefits are special Account features that can be applied to our NO FEE or PERSONAL 1 accounts

* Service charges may be subject to change, visit a branch for up to date fees.