

PERSONAL SAVINGS ACCOUNTS		Daily Interest Savings	Premium Savings	US\$ Savings	Youth Savings
		Earns daily interest, savings fully accessible.	Better daily interest, flexible savings access.	Earns US\$ interest.	FREE service charges for youth aged 17 and under.
Transactions Included in Monthly Fee		2 full and/or self serve debit transactions	2 full and/or self serve debit transactions	Free US\$ Money Orders, Official Cheques and Travellers Cheques	✓ = Unlimited
Transaction Type		Additional Fees			
Full Serve Transactions	In-branch Withdrawal	\$1.00	\$2.50	\$1.00	✓
	In-branch Transfer	\$1.00	FREE	\$1.00	✓
	In-branch Bill Payment	\$1.00	\$2.50	N/A	✓
Self Serve Transactions	Pre-authorized Payment (debit)	\$0.85	\$2.50	N/A	✓
	Transfer (Online/Telephone/ATM)	\$0.85	FREE	\$1.00	✓
	Bill Payment (Online/Telephone/ATM)	\$0.85	\$2.50	N/A	✓
	Direct Payment (Interac®)	\$0.85	\$2.50	N/A	✓
	ATM Withdrawal	\$0.85	\$2.50	N/A	✓
ATM	Interac® ATM	\$1.50	\$1.50	N/A	\$1.50
	Plus®/Visanet® ATM	\$2.00	\$2.00	N/A	\$2.00
Interest	Calculated Daily, Paid Monthly	Flat Rate	Applied to entire balance when it exceeds \$5,000.00	Flat Rate	Flat Rate
Account Administration	Statement (online or printed)	FREE	FREE	FREE	FREE
	Optional Passbook Monthly Fee	\$1.00	\$1.00	\$1.00	\$1.00

BANKING ACCOUNTS

For most people, some type of chequing account is probably the most basic, frequently used financial service available. Banking should be easy and convenient, with a selection of accounts that are simple to understand and simple to choose from. Our accounts are designed to accommodate both your daily banking and future savings. Our everyday banking solutions fit your life, with accounts, plans and services that are easy to understand.

All Peoples Credit Union accounts provide convenient 24-hour access through bank machines, telephone banking, and online banking. InterBranch banking is available at any Peoples Credit Union branch.

Your Deposits are Protected

Maximum Member Coverage—Member deposits are insured to a maximum of: \$100,000 for the combined total of all deposits. PLUS: \$100,000 for deposits in each additional registered savings plan (e.g. RRSP, RESP, RRIF). Separate insurance protection is provided for deposits held in joint accounts, trust accounts and business accounts.

Who is covered? Every member of our Credit Union is covered by deposit insurance through Deposit Insurance Corporation of Ontario (DICO). Deposits may be held in individual accounts, trust accounts, corporate accounts, partnership accounts and registered savings plans.

NOTES:

- All credit transactions are free and do not count towards the number of transactions included in monthly fee.
- Interac ATM service charges do not apply to ATMs on the Exchange Network.
- Interest rates subject to change, contact your branch for current information.
- Online banking is provided through MemberDirect®. Telephone banking is provided through IVR®.
- Transaction fees and service charges effective November 1, 2008. Peoples Credit Union Limited reserves the right to change fees, service charges and product details.

What is insured by DICO?

DICO insures all deposits in Canadian currency payable in Canada.

Deposits include:

- Savings and chequing accounts;
- Term deposits including index linked term deposits;
- Guaranteed investment certificates;
- Interest and dividends payable on deposits.

PEOPLES CREDIT UNION MISSION

“ENRICHING LIVES THROUGH SOUND FINANCIAL SERVICES;
OWNED LOCALLY; CONNECTED GLOBALLY”

INTRODUCTION TO PEOPLES CREDIT UNION

What is a Credit Union

Many people ask us “What is a Credit Union?” Simply put, we are a financial institution that offers a better banking experience to the public. Like banks, we offer services including mortgages, loans, lines of credit, chequing and saving accounts, RRSPs, RRIFs, RESPs, commercial banking, trust fund accounts, safety deposit boxes and much more. However, at our Credit Union there are some key differences we’re proud of:

- All of our customers are part owners (called members) of Peoples Credit Union. By purchasing five \$5 shares of the business they have become members of Peoples Credit Union, a financial cooperative, owned and controlled by its members.
- Our members are paid cash dividends, which means that they share in the annual after tax profits Peoples Credit Union generates.
- Our level of customer service is highly personal and individualized with each of our over 10,000 members. This unique standard of service is rooted in our philosophy of “People Helping People”.

CONTACT INFORMATION

Head Office/Commercial Telephone: 705-436-2044
8034 Yonge Street Toll Free: 888-777-8891
Innisfil, ON L9S 1L6 Fax: 705-431-5610
Commercial Fax: 705-431-5616

Stroud Branch Telephone: 705-436-1910
8034 Yonge Street Toll Free: 877-414-0195
Innisfil, ON L9S 1L6 Fax: 705-436-7548

Alcona Branch Telephone: 705-436-6005
1040 Innisfil Beach Road Toll Free: 877-414-0196
Innisfil, ON L9S 2M5 Fax: 705-436-4603

Shelburne Branch Telephone: 519-925-3204
133 Owen Sound Street Toll Free: 877-925-3204
Shelburne, ON L0N 1S0 Fax : 519-925-2311

Tollendale Branch Telephone: 705-719-4460
274 Hurst Drive, Suite 102 Toll Free: 866-992-9931
Barrie, ON L4N 0Z3 Fax: 705-719-4464

Cancelling/Reporting Lost or Stolen Bank Cards

For calls originating in Canada:
1-800-LOST111 or 1-800-567-8111

For calls originating outside of Canada:
(306) 566-1276 (collect)

personal
banking



Finding
the right fit.

 Peoples
Credit Union
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a better banking experience

PERSONAL CHEQUING ACCOUNTS		Personal Chequing Account	Basic Package Account	Value Package Account	E-Serve Account	Personal 1 Chequing/Savings	Advantage Plus	Next Steps Chequing/Savings	Youth Chequing
		Full chequing convenience, low service cost.	Helping you save money on service charges.	Best value for frequent daily account usage. Includes free basic personal cheques.	Unlimited access to e-banking including online, telephone, ATMs and more.	Offers the convenience of chequing and the benefit of tiered daily interest. Monthly fee waived if balance is \$1000.00 or more.	Includes free traveller's cheques, official cheques, money orders, certified cheques, and basic personalized cheques for people aged 60+.	Most transactions unlimited for low monthly fee. Balance earns tiered daily interest. Ages 18 to 25.	Free service charges for youth aged 13 to 17 years.
Monthly Fee		\$3.50	\$5.00	\$12.00	\$9.00	\$3.50	FREE	\$3.00	FREE
Transactions Included in Monthly Fee		10 full and/or self serve transactions	25 full and/or self serve transactions	✓ = Unlimited	✓ = Unlimited self serve transactions	10 full and/or self serve transactions	✓ = Unlimited	✓ = Unlimited	✓ = Unlimited
Transaction Type		Additional Fees							
Full Serve Transactions	In-branch Withdrawal	\$0.60	\$0.60	✓	\$0.60	\$0.65	✓	\$0.60	✓
	In-branch Deposit	\$0.00	\$0.00	✓	\$0.00	\$0.00	✓	✓	✓
	In-branch Transfer	\$0.60	\$0.60	✓	\$0.60	\$0.65	✓	✓	✓
	In-branch Bill Payment	\$1.00	\$1.00	✓	\$1.00	\$1.00	✓	\$1.00	✓
Self Serve Transactions	Per Cheque	\$0.50	\$0.50	✓	✓	\$0.65	✓	✓	✓
	Pre-authorized Payment (debit)	\$0.50	\$0.50	✓	✓	\$0.65	✓	✓	✓
	Pre-authorized Payment (credit)	\$0.00	\$0.00	✓	✓	\$0.00	✓	✓	✓
	Transfer (Online/Telephone/ATM)	\$0.50	\$0.50	✓	✓	\$0.65	✓	✓	✓
	Bill Payment (Online/Telephone/ATM)	\$0.50	\$0.50	✓	✓	\$0.65	✓	✓	✓
	Direct Payment (Interac®)	\$0.50	\$0.50	✓	✓	\$0.65	✓	✓	✓
	PCU/Exchange® ATM Deposit	\$0.00	\$0.00	✓	✓	\$0.00	✓	✓	✓
ATM	ATM Withdrawal	\$0.50	\$0.50	✓	✓	\$0.65	✓	✓	✓
	Interac® ATM	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
	Plus®/Visanet® ATM	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Overdraft Protection	Monthly Fee When Used	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	N/A
Account Administration	Statement and Cheque Images (online or printed)	FREE	FREE	FREE	FREE Online Only	FREE	FREE	FREE	FREE
	Optional Passbook Monthly Fee	\$1.00	\$1.00	\$1.00	N/A	\$1.00	\$1.00	\$1.00	\$1.00

NOTES:

- First transactions in any month are the ones included in the monthly fee. Per item charge applies to all transactions after the number included.
- Interac ATM service charges do not apply to ATMs on the Exchange Network.
- Online banking is provided through MemberDirect®. Telephone banking is provided through IVR®.
- Transaction fees and service charges effective November 1, 2008. Peoples Credit Union Limited reserves the right to change fees, service charges and product details.

Miscellaneous Personal Service Fees	
Day-to-Day Services and Products	Fees
Money Order: Can\$ and US\$	\$5.00
Money Order: Non-Member	\$10.00
Official Cheque: Can\$/US\$	\$7.00
Certified Cheque: Member	\$10.00
Certified Cheque: Non-Member	\$15.00
Traveller's Cheques: Can\$/US\$/£Sterling/EURO (Free to Advantage Plus Members)	1%
Traveller's Cheques: Dual Signature	2%
Traveller's Cheques: Gift Cheques	1% + \$2.00/cheque
Safety Deposit Box Annual Rental—Various Sizes (50% discount for Advantage Plus Members)	\$25.00 to \$135.00/year
Sundry Services	Fees
Assisted Phone Transfer/History Inquiry	\$1.00
Account History Inquiry: MemberDirect® or IVR®	FREE
Wire Transfers	Cost + \$5.00
Reference Letter: Account Balance, Bank Verification, Interest Earned	\$15.00
Negotiating Foreign Instruments (other than £Sterling, EURO or US\$)	\$15.00
Coin Supplied	FREE
Record Search (within 90 days)	Discretionary
Record Search (more than 90 days)	\$20.00/hour
Photocopies/Faxes	\$1.00
Statement: Duplicate In-branch Statement	\$1.00
Audit Confirmations and Statements of Interest Paid	\$15.00
Cheque Handling Fees	Fees
NSF Cheque	\$35.00
Stop Payment: Full Details and Online	\$10.00
Stop Payment: Partial Details	\$20.00
Charge Back	FREE
Non Qualified or Non-MICR Encoded	FREE
Cheque Sent or Received on Collection	\$20.00
US\$ Cheque Drawn on Can\$ Account	\$20.00
Post Dated Transaction Held for Processing	\$1.00/item
Statement Mailed to Branch (hold statement)	\$1.00/month
Other Miscellaneous Charges	Fees
Account Closed Due to Unresolved Overdraft	Up to \$25.00
Early Account Closing Fee (within 90 days)	\$25.00
Undeliverable Mail (one time charge)	\$5.00
Inactive/Dormant Membership (charged per year inactive, after 3 years \$50.00 per year unclaimed balance)	\$30.00/year
Administration of Garnishee or Requirement to Pay	\$50.00
Balance of Account—Transfer of Account to Another Financial Institution	\$15.00
Replace Lost or Stolen ATM Card	\$2.00
RRSP Transfer Out (accounts open less than six months)	\$100.00
RRSP Transfer Out (accounts open more than six months)	\$50.00