

Notice of Changes to Service Charges

Effective July 1st, 2026

In the interest of honesty, fairness, and trust, we are committed to keeping our members informed about changes that affect them. The following service charge updates reflect the rising costs of delivering secure, reliable financial services.

Our packages have **no hidden fees**, and **deposits are included free of charge as standard transactions**. Brochures and a full list of current service fees are available on our website.

Package Name	Previous Monthly Fee	New Monthly Fee
Your Chequing Electronic	\$13.00	\$15.00
Your Chequing Electronic (Youth)	\$5.00	\$6.00
Your Chequing Electronic (Senior)	\$6.50	\$7.50
Your Chequing Unlimited	\$25.00	\$27.00
Your Chequing Unlimited (Youth)	\$10.00	\$11.00
Your Chequing Unlimited (Senior)	\$12.50	\$13.50

Package Name	Previous Minimum Balance to Waive Monthly Fee	New Minimum Balance to Waive Monthly Fee
Your Chequing Electronic	\$3,000	\$4,000
Your Chequing Unlimited	\$5,000	\$6,000
Your Business 200	-	\$85,000

Service / Transaction	Previous Fee	New Fee
Transactions (Past Package Limit)	\$1.00	\$1.50
Official Cheques	\$6.00	\$7.50
Stop Payment (Personal Account)	\$12.00	\$15.00
Cheque/PAP Stop Payment (Business Account)	\$13.00	\$15.00
ATM Surcharge (Non-members)	\$3.00	\$5.00

Additional Changes

Standard transactions for packages now include e-transfers.

We are introducing an exciting new business package, Your Business Unlimited. This package offers unlimited standard transactions for business members, and its monthly fee of \$295.00 can be waived with a minimum balance of \$100,000.