| OSHAWA COMMUNITY CREDIT UNION LTD. | | Chequing Accounts | | | Savings Accounts | | Golden Accounts | Advantage Accounts | U.S. Accounts | |
|--|--|---|---|---|---|---|--------------------|-----------------------|------------------|---------|
| Account Type | | Platinum | PCA | Master Plan | Plan 24 | High Interest Savings | Ages 60 and over | Ages 30 and under | Chequing | Savings |
| Monthly Administration Fee | | \$10.00 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Monthly Fee Exemption Tier | | N/A | \$1500* | N/A | \$1500* | N/A | N/A | N/A | N/A | N/A |
| Transaction included in Monthly Fee | | Unlimited Full Serve, Self Serve and own ABM | N/A | Unlimited Full Serve, Self Serve and own ABM | N/A | N/A | N/A | N/A | N/A | N/A |
| Full Serve Transactions | In-branch Withdrawal | FREE | \$0.50 | FREE | \$0.50 | \$2.00 | FREE | FREE | \$0.50 | \$2.00 |
| | In-branch Transfer | | \$0.50 | | \$0.50 | \$2.00¹ | | | \$0.50 | \$2.00 |
| | In-branch Bill Payment | | \$1.50 | | \$1.50 | N/A | | | N/A | N/A |
| Self Serve Transactions | Cheques | 1 | \$0.50 | FREE | \$0.50 | N/A | FREE | FREE | \$1.00 | N/A |
| | Pre-authorized Payments | FREE | \$0.50 | | \$0.50 | N/A | | | N/A | N/A |
| | Unassisted Tel. Transfer | | FREE | | FREE | \$2.00 | | | | |
| | Internet Transfer | | FREE | | FREE | \$2.00 | | | | |
| | Unassisted Telephone Bill Payment | | \$0.50 | | \$0.50 | N/A | | | | |
| | Electronic Funds Withdrawal | | \$0.50 | | \$0.50 | N/A | | | | |
| | Direct Payment (POS) | | \$0.50 | | \$0.50 | N/A | | | | |
| | Interac® e-Transfer (outbound) | | \$1.50 | | \$1.50 | N/A | | | | |
| | Remote Deposit | | FREE | | FREE | FREE | | | | |
| | Interac® Request Money | | FREE | | FREE | FREE | | | | |
| | Interac® Autodeposit Registration | | FREE | | FREE | FREE | | | | |
| ATM | All National "Exchange Network" ATM's, Withdrawawls, Transfer, Inquiries | FREE | FREE | | \$0.50 | | FREE | | | |
| Network ATM | Interac ABM | \$1.50 \$2.50 | \$1.50 | FREE | \$1.50 | N/A | \$1.50 | FREE | N/A | N/A |
| | US ABM | | \$2.50 | | \$2.50 | | \$2.50 \$4.00 | | | |
| | International ABM | \$4.00 | \$4.00 | İ | \$4.00 | | | | | |
| Drafts (Canadian) | | \$5.00 | \$5.00 | FREE | \$5.00 | a | \$5.00 | FREE | \$5.00 | \$5.00 |
| Drafts (Foreign Currencies) | | \$10.00 | \$10.00 | FREE | \$10.00 | N/A | \$10.00 | FREE | \$10.00 | \$10.00 |
| Safety Deposit Box Discount | | N/A | N/A | N/A | N/A | N/A | 15% | N/A | N/A | N/A |
| Additional Information | | | *\$1500 monthly fee tier exemption includes all transactions except in branch bill payments, E-Transfers and Network ABM fees | | *\$1500 monthly fee tier exemption includes all transactions except in branch bill payments and Network ABM fees | ¹ Fee only applies to transfers out of the High Interest Savings Account | | | | |
| | | | Fees effe | ective Sept | tember 9 , | 2022 | | | | |