



**Dear Member,**

We have reviewed our Account Packages and Service Fees and have realized it is necessary to make a few changes. We are streamlining our fees for individual transactions and simplifying our account packages to allow for more flexibility for our members' individual needs.

As of **September 3, 2024**, our transaction charges will be as follows:

<b>In-Branch/Self-Serve Transactions</b>	<b>Current Fee</b>	<b>New Fee</b>
<b>Personal Accounts</b>		
In-Branch Deposit	N/C	N/C
In-Branch Withdraw	N/C	N/C
Transfer between accounts	N/C	N/C
In-Branch Bill Payment	1.25	1.00
Online/Telephone Bill Payment	N/C	N/C
eTransfer Receive	N/C	N/C
eTransfer Send	1.50	1.00
Preauthorized Deposits	N/C	N/C
Preauthorized Debits	.75	1.00
ATM/Remote Capture Deposits	N/C	N/C
ATM Withdraw Bay CU ATM's	N/C	N/C
ATM Withdraw All Other ATM's	1.25	1.00
ATM Balance Inquiry	.60	N/C
Point of Sale Purchase	.75	1.00
Cheque Clearing	.75	1.00
<b>Business Accounts</b>		
In-Branch Deposits	1.50	1.00
In-Branch Withdraw	N/C	N/C
Transfer between accounts	1.50	1.00
In-Branch Bill Payment	2.00	1.00
Online/Telephone Bill Payment	N/C	N/C
eTransfer Receive	N/C	N/C
eTransfer Send	1.50	1.00
Preauthorized Deposits	.85	1.00
Preauthorized Withdraw	.85	1.00
ATM Deposit	1.25	1.00
ATM Withdraw Bay CU ATM's	N/C	N/C
ATM Withdraw All Other ATM's	1.25	1.00
ATM Balance Inquiry	.60	N/C
Point of Sale Purchase	.85	1.00
Cheque Clearing	1.00	1.00

Other miscellaneous service fees apply for certain services requested such as, but not limited to, Drafts, Stop Payments, and Non-Bay CU/Non-Exchange Network ATM fees. These miscellaneous



service fees do not vary based on account type and are charged at the time of or on the day of the specific transaction. Our current fee schedule for these transactions will not be changing at this time.

As of **September 3, 2024**, our Personal Account Packages will change to the following:

- Pay-as-you-go** - No monthly fee, pay per transaction
- Student Chequing** - 30 Free In-Branch/Self-Serve Transactions  
- No monthly fee  
- Ages 18+ will be required to provide proof of enrollment in post-secondary education in order to benefit from this package. If no proof is provided when requested, the account will be changed to a Bronze package and be subject to those package terms
- Bronze Chequing** - 30 Free In-Branch/Self-Serve Transactions  
- \$6.95 monthly fee
- Silver Chequing** - 60 Free In-Branch/Self-Serve Transactions  
- \$14.95 monthly fee
- Gold Chequing** - Unlimited In-Branch/Self-Serve Transactions  
- \$23.95 monthly fee
- 59+ Members** - Account description will change to Gold + Chequing  
- No change to current terms

As of **September 3, 2024**, our Business Account Packages will change to the following:

- Pay-as-you-go** - No monthly fee, pay per transaction
- Community Chequing** - 20 Free In-Branch/Self-Serve Transactions  
- \$4.95 monthly fee
- Small Business Chequing** - 60 Free In-Branch/Self-Serve Transactions  
- \$14.95 monthly fee
- Medium Business Chequing** - 170 Free In-Branch/Self-Serve Transactions  
- \$29.95 monthly fee
- Large Business Chequing** - 275 Free In-Branch/Self-Serve Transactions  
- \$57.95 monthly fee
- Electronic Deposit Account** - No change to current terms

Any transactions over and above the maximum number of allowed transactions monthly will be subject to individual charges as per the above fee listing.

If you have any questions regarding our account packages or service fees, you can contact us via email, phone, or the Contact form on our website - [www.baycreditunion.com/contact](http://www.baycreditunion.com/contact).

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