

Chequing Account Fees

Personal Chequing Account Fees

| | | Basic (No longer offered¹) | Children's (No longer offered¹) | Aim for More | Daylight Chequing | Feel Free (Senior) | Evermore Premium |
|----------------------------|--|--|---|------------------------|--|-----------------------------------|-----------------------------------|
| FEE | Monthly Flat | \$2.00 (Free with a min daily balance of \$1,000) ³ | Free | Free | \$4.00 (Free with a min daily balance of \$1,000) ³ | Free | \$15.00 ² |
| | Monthly Paper Statement | \$2.00 | Free | \$2.00 | \$2.00 | Free | \$2.00 |
| IN-PERSON SERVICES | Cheque Orders | Cost | Cost | Cost | Cost | Free (100 cheques/ calendar year) | Free (100 cheques/ calendar year) |
| | Bill Payment | \$0.50 (5 free) | \$0.50 (5 free) | Free | Free | Free | Free |
| | CAD Draft | \$8.50 ³ | \$8.50 ³ | \$8.50 ³ | \$8.50 ³ | Free | Free |
| | Cheque Clearing | \$0.30 (10 free) | Free | Free | Free | Free | Free |
| | External Deposit and Withdrawal | Free | Free | Free | Free | Free | Free |
| | Inactive Account (Charged after 2 years) | \$30.00 | \$30.00 | \$30.00 | \$30.00 | \$30.00 | \$30.00 |
| | Non-Sufficient Funds (NSF)² | \$45.00 | \$45.00 | \$45.00 | \$45.00 | \$45.00 | \$45.00 |
| | NSF Fee (Unauthorized Overdraft) | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| | Print Statement | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| | Stop Payment | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 |
| | US Draft | US \$8.50 ³ | US \$8.50 ³ | US \$8.50 ³ | US \$8.50 ³ | Free | Free |
| Withdrawal/Transfer | \$0.50 (3 free) | Free | Free | Free | Free | Free | |
| ONLINE | Bill Payment | \$0.50 (5 free) | \$0.50 (5 free) | Free | Free | Free | Free |
| | E-transfers Debit | \$1.25 | \$1.25 | \$1.25 (3 free) | \$1.25 (5 free) | \$1.25 (5 free) | \$1.25 (5 free) |
| | Me2Me Transfer | Free | Free | Free | Free | Free | Free |
| | Remote Deposit | Free | Free | Free | Free | Free | Free |
| PHONE | Transfer | Free | Free | Free | Free | Free | Free |
| | Bill Payment | \$0.50 (5 free) | \$0.50 (5 free) | Free | Free | Free | Free |
| ATM/POS | ACCULINK | Free | Free | Free | Free | Free | Free |
| | CIRRUS International | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| | CIRRUS US | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| | Interac | \$1.50 (2 free) | \$1.50 (2 free) | \$1.50 (3 free) | \$2.00 | Free | \$2.00 (5 free) |
| | On Us (DUCA Credit Union ATM) | Free | Free | Free | Free | Free | Free |
| | Other CU Exchange (Canada); EXN Exchange National; ONN Ontario Regional Network | Free | Free | Free | Free | Free | Free |
| | Point of Sale | \$0.50 (5 free) | \$0.50 (5 free) | Free | Free | Free | Free |

¹ The Basic bundle remains in force for accounts opened prior to May 25, 2023.

² Updated: March 12, 2023. Effective date: April 12, 2023.

³ Updated: April 25, 2023. Effective date: May 25, 2023.

Personal Saving Account Fees

| | | Savings Account Fees | | | | | | |
|--------------------|---|--|------------------------|------------------------|------------------------|-----------------------|---------------------|-----------------------------------|
| | | Basic (No longer offered ³) | Children's | Aim For More | Daylight No Fee | Feel Free (Senior) | Evermore Premium | Earn More Savings ¹ |
| FEE | Monthly Flat | Free | Free | Free | Free | Free | Free | Free |
| | Monthly Paper Statement | Free | Free | Free | Free | Free | Free | Free |
| IN-PERSON SERVICES | Bill Payment | \$0.50 (5 free) | \$0.50 (5 free) | Free | Free | Free | Free | Free |
| | CAD Draft | \$8.50 ⁵ | \$8.50 ⁵ | \$8.50 ⁵ | \$8.50 ⁵ | Free | Free | \$8.50 ⁵ |
| | Cheque Clearing | \$0.30 (10 free) | Free | Free | Free | Free | N/A | Free |
| | External Deposit and Withdrawal | Free | Free | Free | Free | Free | Free | Free |
| | Inactive Account (Charged after 2 years) | \$30.00 | \$30.00 | \$30.00 | \$30.00 | \$30.00 | \$30.00 | \$30.00 |
| | Non-Sufficient Funds (NSF) ⁴ | \$45.00 | \$45.00 | \$45.00 | \$45.00 | \$45.00 | \$45.00 | \$45.00 |
| | NSF Fee (Unauthorized Overdraft) | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| | Print Statement | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| | Stop Payment | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 |
| | US Draft | US \$8.50 ⁵ | US \$8.50 ⁵ | US \$8.50 ⁵ | US \$8.50 ⁵ | Free | Free | US \$8.50 ⁵ |
| | Withdrawal/Transfer | \$0.50 (3 free) | Free | Free | Free | Free | Free | Free |
| ONLINE | Bill Payment | \$0.50 (5 free) | \$0.50 (5 free) | Free | Free | Free | Free | Free |
| | E-transfers Debit | \$1.25 | \$1.25 | \$1.25 (3 free) | \$1.25 (5 free) | \$1.25 (5 free) | \$1.25 (5 free) | \$1.25 ⁶ |
| | Me2Me Transfer | Free | Free | Free | Free | Free | Free | Free |
| | Remote Deposit | Free | Free | Free | Free | Free | Free | Free |
| | Transfer | Free | Free | Free | Free | Free | Free | Free |
| PHONE | Bill Payment | \$0.50 (5 free) | \$0.50 (5 free) | Free | Free | Free | Free | Free |
| | Transfer | Free | Free | Free | Free | Free | Free | Free |
| ATM/POS | ACCULINK | Free | Free | Free | Free | Free | Free | N/A ² |
| | CIRRUS International | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | N/A ² |
| | CIRRUS US | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | N/A ² |
| | Interac | \$1.50 (2 free) | \$1.50 (2 free) | \$1.50 (3 free) | \$2.00 | Free | \$2.00 (5 free) | N/A ² |
| | On Us (DUCA Credit Union ATM) | Free | Free | Free | Free | Free | Free | N/A ² |
| | Other CU Exchange (Canada); EXN Exchange National; ONN Ontario Regional Network | Free | Free | Free | Free | Free | Free | N/A ² |
| | Point of Sale | \$0.50 (5 free) | \$0.50 (5 free) | Free | Free | Free | Free | N/A ² |

¹ Earn More Savings account is not part of any other account types or package products.

² Only accounts opened prior to August 10, 2020 will continue to have access.

³ The Basic bundle remains in force for accounts opened prior to May 25, 2023.

⁴ Updated: March 12, 2023. Effective date: April 12, 2023.

⁵ Updated: April 25, 2023. Effective date: May 25, 2023.

⁶ EMT charges applicable on EMPA accounts effective November 30, 2023.

Fees for Lending, Registered Plans, and Additional Services

Miscellaneous Loan Fees

| | Fees |
|---------------------------|------------------------------------|
| DESCRIPTION | |
| Line of Credit Advances | Free |
| PPSA Search | \$15.00/year per item |
| Registration Fee—Chattels | \$25.00/year per item ⁵ |

Registered Plan Fees

| | Fees |
|--|------------------|
| SERVICES | |
| Change Conditions on Plan | \$10.00 |
| Copy of Receipt Previously Issued | \$10.00 |
| Estate settlement—Past exempt period ² | \$395.00 |
| RRIF Payment by DUCA Draft | Free |
| Transfer to Another Institution ¹ | \$50.00/transfer |
| Withdrawal from TFSA | Free |
| Withdrawals within 3 Months of Deposit (excludes TFSA) | \$50.00 |

¹ For RESP products, only full amount transfers are permitted. Partial transfers will not be permitted unless specifically authorized by us, in which a \$245.00 administrative fee would apply.

² Exempt period is year of death plus one year.

Additional Fees

| | Fees |
|---|---|
| SERVICES | |
| Audit Confirmation (rush +\$10) | \$30.00 minimum |
| Balance Transferred to Other Institutions | \$25.00 |
| Bill Payment—Recall/Trace/Rejection | \$15.00 ⁴ |
| Close Account within 90 Days | \$25.00 |
| Confirmation/Information Statement | \$35.00 |
| Deposit Anywhere™ | Free |
| Duplicate Statement (more than 6 months) | \$5.00 |
| Fax Statement | \$10.00 |
| Garnishees Required to Pay Letter | \$50.00 minimum |
| Inactive Account (Charged after 2 Years) | \$30.00 per year |
| Items Received for Collection | 0.10% per \$30.00 minimum |
| Late Payment | \$50.00 |
| Non-Sufficient Funds (NSF) ³ | \$45.00 |
| Non-Sufficient Funds Return Fee | \$6.00 |
| Overdraft Protection | \$2.50 per month (18% per annum for overdrawn amount) |
| Paper Statement | \$2.00 per month |
| Pensions—No Receipt Required | Free |
| Pensions—Receipt Required | \$2.00 |
| Processing Non-encoded Cheque | \$12.00 |
| Return Item Charge | \$6.00 |
| Roll Coins | \$0.50 per roll |
| Search of Records (more than 6 mths, Min 2 hrs) | \$30.00/hr per employee |

³ Updated: March 12, 2023. Effective date: April 12, 2023.

⁴ Updated: January 12, 2024. Effective date: February 11, 2024.

⁵ Updated: May 17, 2024. Effective date: June 16, 2024.

USD & EURO Account Fees

| | | USD Chequing Account Fees | EURO Savings Account Fees |
|--------------------|--|---------------------------|---------------------------|
| FEE | Monthly Flat | \$5.00 ² | Free |
| | Monthly Paper Statement | Free | Free |
| IN-PERSON SERVICES | Cheque Orders | Cost | N/A |
| | Bill Payment | N/A | N/A |
| | Cheque Clearing | Free | N/A |
| | Draft | \$8.50 USD ³ | N/A |
| | External Deposit and Withdrawal | Free | Free |
| | Inactive Account (Charged after 2 years) | \$30.00 | \$30.00 |
| | Non-Sufficient Funds (NSF) | \$45.00 ² | \$45.00 ² |
| | Non-Sufficient Funds Return Fee | \$6.00 | \$6.00 |
| | Print Statement | \$5.00 | \$5.00 |
| | Stop Payment—Real Time | \$40.00 USD | N/A |
| INTERNET BANKING | Withdrawal/Transfer | Free | Free |
| | Me2Me Transfer | N/A | N/A |
| | Remote Deposit | N/A | N/A |

Additional Fees

| | | Fees |
|----------|---|---------|
| SERVICES | Foreign Currency Collection Items (not US\$) + Bank Charges | \$5.00 |
| | Foreign Deposits (Euros, Pounds Sterling) | \$7.00 |
| | Global Cheque/Foreign Draft | \$10.00 |
| | Stop Payment on Foreign Draft | \$25.00 |

DUCA Safety Deposit Box Fees

| | | Fees ¹ |
|-----------|------------------|-------------------|
| BOX SIZES | 1.5 x 5 | \$40.00 |
| | 2.5 x 5 | \$55.00 |
| | 2.5 x 10 | \$85.00 |
| | 3 x 10 | \$125.00 |
| | 5 x 5 | \$85.00 |
| | 5 x 10 | \$155.00 |
| | 10 x 10 | \$250.00 |
| | Replace Lost Key | \$50.00 |
| | Drill Box | Cost |

¹ HST is not included.

² Updated: March 12, 2023. Effective date: April 12, 2023.

³ Updated: April 25, 2023. Effective date: May 25, 2023.

Wire Transfer Fees

| | | In CAD |
|---------------|-------------------|----------------|
| | | Canadian Wires |
| OUTGOING WIRE | Under \$25,000 | \$25.00 |
| | \$25,001–\$50,000 | \$50.00 |
| | \$50,001–\$75,000 | \$75.00 |
| | Over \$75,001 | \$100.00 |
| INCOMING WIRE | All Amounts | \$15.00 |

| | | in USD |
|---------------|-------------------|-----------------|
| | | US Dollar Wires |
| OUTGOING WIRE | Under \$25,000 | \$25.00 |
| | \$25,001–\$50,000 | \$50.00 |
| | \$50,001–\$75,000 | \$75.00 |
| | Over \$75,001 | \$100.00 |
| INCOMING WIRE | All Amounts | \$15.00 |

| | | In EURO |
|---------------|-----------------|------------|
| | | EURO Wires |
| OUTGOING WIRE | Under €2,500 | €10.00 |
| | €2,500–€10,000 | €15.00 |
| | €10,001–€25,000 | €25.00 |
| | €25,001–€50,000 | €50.00 |
| | €50,001–€75,000 | €75.00 |
| | Over €75,001 | €100.00 |
| INCOMING WIRE | All Amounts | €15.00 |

| | | In Sterling |
|---------------|-----------------|-------------|
| | | GBP Wires |
| OUTGOING WIRE | Under £25,000 | £25.00 |
| | £25,001–£50,000 | £50.00 |
| | £50,001–£75,000 | £75.00 |
| | Over £75,001 | £100.00 |
| INCOMING WIRE | All Amounts | £15.00 |

| | | In CAD |
|---------------|-------------------|-------------------------------------|
| | | Special Currency Wires ¹ |
| OUTGOING WIRE | Under \$25,000 | \$25.00 |
| | \$25,001–\$50,000 | \$50.00 |
| | \$50,001–\$75,000 | \$75.00 |
| | Over \$75,001 | \$100.00 |
| INCOMING WIRE | All Amounts | \$15.00 |

¹ All fees are based on the CAD Equivalent.

Disclaimers

GENERAL

- DUCA products and services are available as of their stated effective date. Some products and services are available by logging into your account online, by visiting a branch, or by calling Member Connect at 1.866.900.3822.
- Members may cancel a product or service by notifying the Credit Union at any time.
- Feel Free Senior Account: For Members aged 60 years and up. Limit of one Feel Free Senior Account per eligible Member. The Feel Free Senior Member must be the primary account holder for the account to be eligible.
- Daylight No Fee Account: For Members aged 30 to 59 years. Limit of one Daylight No Fee Account per eligible Member. The Daylight No Fee Member must be the primary account holder for the account to be eligible.
- Aim for More Account: For Members aged 16 to 29 years. Limit of one Aim for More Account per eligible Member. Aim for More Member must be the primary account holder for the account to be eligible.
- Children Accounts: For Members aged 0 to 16 years. Limit of one Children's Account per eligible Member. The Child Member must be the primary account holder for the account to be eligible.
- All trademarks are the property of their respective owners.
- Minimum balance on pertinent accounts must be maintained at the end of each day of the month. If the balance drops below the communicated minimum balance, the pertinent account service charge will be charged.

FEES

- DUCA reserves the right to waive any fees or charges at its discretion.
- Account fees, services, and rates subject to change without notice. HST included.
- Out-of-Branch Banking transactions may have a fee, depending on banking bundle, and include bill payments and transfers between accounts via the following methods: Online, on a Mobile device, Telephone Banking, ATMs, Interac® Direct Payment purchases, and pre-authorized debits. This also includes ATM withdrawals.
- In-Branch and Call Centre transactions may have a fee, depending on banking bundle, and

include withdrawals (in-branch), transfers, and bill payments.

- Paper statements containing all the Member's banking products are monthly at \$2 per month.
- Online Statements are free.
- Maintenance Service Charge: Fees apply to transactions above your package limit and are applied in the currency of your account. Any fees incurred will be debited from the account associated with your package at the end of the month. A surcharge may be applied by another financial institution.
- Interest due on overdrawn balances is calculated daily on the daily closing overdrawn balance at 21% per annum, charged monthly.
- Overdraft limit interest is 18% and only applies to those with overdraft products and within their overdraft limit.
- Interest is paid at the end of the month except for the standard DUCA Savings Account where interest is paid semi-annually.
- An Account becomes Inactive after 18 months without a transaction. There are no fees associated with an Inactive Account until the Account becomes Dormant. (See below.)
- An Inactive Account becomes Dormant when it has been more than 24 months since you last transacted in your Account. This date is considered your Dormancy Date. A fee will be deducted per Dormant Account product annually starting on the day after your Dormancy Date and continuing every 12 months for 7 years as long as your Account remains Dormant. You have until 11:59 PM ET each year on the anniversary of your Dormancy Date to reactivate your Account and prevent the fee. If your Account balance is less than or equal to the Dormancy Fee, we reserve the right to close the Account when we deduct the fee.

USD/EURO ACCOUNTS

- Fees on USD and EURO Dollar accounts are charged in that account's currency.
- Additional fees may apply to USD and EURO outgoing wires. Each correspondent or intermediary bank the wire passes through may deduct a processing fee. DUCA is unable to identify such fees prior to sending a wire.
- US cheque images available only if cleared through Canadian Clearing System.

Fees for Lending, Registered Plans, and Additional Services

Miscellaneous Personal Loan Fees

| | Fees |
|---------------------------|-----------------------|
| DESCRIPTION | |
| Registration Fee—Chattels | \$15.00/year per item |
| PPSA Search | \$15.00/year per item |
| Line of Credit Advances | Free |

Registered Plans Fees

| | Fees |
|--|------------------|
| SERVICES | |
| Change Conditions on Plan | \$10.00 |
| Copy of Receipt Previously Issued | \$10.00 |
| RRIF Payment by DUCA Draft | Free |
| Transfer to Another Institution | \$50.00/transfer |
| Withdrawal from TFSA | Free |
| Withdrawals within 3 Months of Deposit (excludes TFSA) | \$50.00 |

Additional Fees

| | Fees |
|---|---------------------------|
| SERVICES | |
| Audit Confirmation (rush +\$10) | \$30.00 minimum |
| Balance Transferred to Other Institutions | \$25.00 |
| Close Account within 90 Days | \$25.00 |
| Deposit Anywhere™ | Free |
| Duplicate Statement (more than 6 months) | \$5.00 |
| Fax Statement | \$10.00 |
| Garnishees Required to Pay Letter | \$50.00 minimum |
| Inactive Account (Charged after 2 Years) | \$20.00 per year |
| Items Received for Collection | 0.10% per \$30.00 minimum |
| Overdraft Protection | \$2.00 per 18% |
| Paper Statement | \$2.00 per month |
| Pensions—No Receipt Required | Free |
| Pensions—Receipt Required | \$2.00 |
| Processing Non-encoded Cheque | \$12.00 |
| Roll Coins | \$0.50 per roll |
| Search of Records (more than 6 mths, Min 2 hrs) | \$30.00/hr per employee |

USD & EURO Account Fees

| | USD Chequing Account Fees | EURO Savings Account Fees |
|---------------------------|--|---------------------------|
| FEE | Monthly Flat | Free |
| | Monthly Paper Statement | Free |
| IN-PERSON SERVICES | Bill Payment | Free |
| | Cheque Clearing | \$1.50 |
| | Draft | \$7.00 |
| | External Deposit and Withdrawal | Free |
| | Inactive Account (Charged after 2 years) | \$20.00 |
| | Non-Sufficient Funds (NSF) | \$40.00 |
| | Non-Sufficient Funds Return Fee | \$6.00 |
| | Print Statement | \$5.00 |
| | Stop Payment—Real Time | \$40.00 |
| | Withdrawal/Transfer | Free |
| INTERNET BANKING | Me2Me Transfer | Free |
| | Remote Deposit | Free |

Additional Fees

| | Fees | |
|-----------------|---|---------|
| SERVICES | Foreign Currency Collection Items (not US\$) + Bank Charges | \$5.00 |
| | Foreign Deposits (Euros, Pounds Sterling) | \$7.00 |
| | Global Cheque/Foreign Draft | \$10.00 |
| | Stop Payment on Foreign Draft | \$25.00 |

DUCA Safety Deposit Box Fees

| | Fees | |
|------------------|------------------|----------|
| BOX SIZES | 1.5 x 5 | \$40.00 |
| | 2.5 x 5 | \$55.00 |
| | 2.5 x 10 | \$85.00 |
| | 3 x 10 | \$125.00 |
| | 5 x 5 | \$85.00 |
| | 5 x 10 | \$155.00 |
| | 10 x 10 | \$250.00 |
| | Replace Lost Key | \$50.00 |
| | Drill Box | Cost |

Wire Transfer Fees

| | | In CAD |
|---------------|-------------------|----------------|
| | | Canadian Wires |
| OUTGOING WIRE | Under \$25,000 | \$25.00 |
| | \$25,001–\$50,000 | \$50.00 |
| | \$50,001–\$75,000 | \$75.00 |
| | Over \$75,001 | \$100.00 |
| INCOMING WIRE | Under \$2,500 | \$10.00 |
| | Over \$2,500 | \$15.00 |

| | | in USD |
|---------------|-------------------|-----------------|
| | | US Dollar Wires |
| OUTGOING WIRE | Under \$25,000 | \$25.00 |
| | \$25,001–\$50,000 | \$50.00 |
| | \$50,001–\$75,000 | \$75.00 |
| | Over \$75,001 | \$100.00 |
| INCOMING WIRE | Under \$2,500 | \$10.00 |
| | Over \$2,500 | \$15.00 |

| | | In EURO |
|---------------|-----------------|------------|
| | | EURO Wires |
| OUTGOING WIRE | Under €2,500 | €10.00 |
| | €2,500–€10,000 | €15.00 |
| | €10,001–€25,000 | €25.00 |
| | €25,001–€50,000 | €50.00 |
| | €50,001–€75,000 | €75.00 |
| INCOMING WIRE | Over €75,001 | €100.00 |
| | Under €2,500 | €10.00 |
| | Over €2,500 | €15.00 |

| | | In Sterling |
|---------------|-----------------|-------------|
| | | GBP Wires |
| OUTGOING WIRE | Under £25,000 | £25.00 |
| | £25,001–£50,000 | £50.00 |
| | £50,001–£75,000 | £75.00 |
| | Over £75,001 | £100.00 |
| INCOMING WIRE | Under £2,500 | £10.00 |
| | Over £2,500 | £15.00 |

| | | In CAD |
|---------------|-------------------|-------------------------------------|
| | | Special Currency Wires ² |
| OUTGOING WIRE | Under \$25,000 | \$25.00 |
| | \$25,001–\$50,000 | \$50.00 |
| | \$50,001–\$75,000 | \$75.00 |
| | Over \$75,001 | \$100.00 |
| INCOMING WIRE | Under \$2,500 | \$10.00 |
| | Over \$2,500 | \$15.00 |

² All fees are based on the CAD Equivalent.