

Business Account Fees		Chequing Account Fees			
		Charity	Basic Business (No longer offered <sup>1</sup> )	Start Me Up	Blue Chip Business
FEE	Monthly Flat	Free	Free	Free	\$25.00
	Monthly Paper Statement	Free	\$2.00	\$2.00	Free
IN-PERSON SERVICES	Bill Payment	Free	\$0.50	Free	Free
	CAD Draft	Free	\$7.00	\$7.00	\$7.00
	Certified Cheque	\$9.00	\$9.00	Free	Free
	Cheque Clearing	Free	\$0.75 (75 free)	\$0.75	Free
	External Deposit and Withdrawal	Free	Free	Free	Free
	Inactive Account (Charged after 2 years)	\$20.00	\$20.00	\$20.00	\$20.00
	Non-Sufficient Funds (NSF)	\$40.00	\$40.00	\$40.00	\$40.00
	Non-Sufficient Funds Return Fee	\$6.00	\$6.00	\$6.00	\$6.00
	Print Statement	\$5.00	\$5.00	\$5.00	\$5.00
	Stop Payment	\$15.00	\$15.00	\$15.00	\$15.00
	US Draft	Free	US \$7.00	US \$7.00	US \$7.00
	Withdrawal/Transfer	Free	Free	\$0.75	Free
ONLINE	Bill Payment	Free	\$0.50	Free	Free
	E-transfers Debit	Free	\$1.25	Free	Free
	Me2Me Transfer	Free	Free	Free	Free
	Remote Deposit	Free	Free	Free	Free
	Transfer	Free	Free	Free	Free
PHONE	Bill Payment	Free	\$0.50	Free	Free
	Transfer	Free	\$1.25	Free	Free
ATM/POS	ACCULINK	Free	Free	Free	Free
	CIRRUS International	\$5.00	\$5.00	\$5.00	\$5.00
	CIRRUS US	\$5.00	\$5.00	\$5.00	\$5.00
	Interac	\$1.50	\$1.50	Free	Free
	On Us (DUCA Credit Union ATM)	Free	Free	Free	Free
	Other CU Exchange (Canada); EXN Exchange National; ONN Ontario Regional Network	Free	Free	Free	Free
	Point of Sale	\$0.50	\$0.50	Free	Free

<sup>1</sup> The Basic Business bundle remains in force for accounts opened prior to August 20, 2020

Business Account Fees		Savings Account Fees				
		Charity	Basic Business (No longer offered <sup>1</sup> )	Start Me Up	Blue Chip Business	Business Earn More Savings <sup>2</sup>
FEE	Monthly Flat	Free	Free	Free	Free	Free
	Monthly Paper Statement	Free	Free	Free	Free	Free
IN-PERSON SERVICES	Bill Payment	Free	\$0.50	Free	Free	Free
	CAD Draft	Free	\$7.00	\$7.00	\$7.00	\$7.00
	Certified Cheque	\$9.00	\$9.00	Free	Free	\$9.00
	Cheque Clearing	Free	\$0.75 (75 free)	\$0.75	Free	Free
	External Deposit and Withdrawal	Free	Free	Free	Free	Free
	Inactive Account (Charged after 2 years)	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
	Non-Sufficient Funds (NSF)	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
	Non-Sufficient Funds Return Fee	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00
	Print Statement	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	Stop Payment—Real Time	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
	US Draft	Free	US \$7.00	US \$7.00	US \$7.00	US \$7.00
Withdrawal/Transfer	Free	Free	\$0.75	Free	Free	
ONLINE	Bill Payment	Free	\$0.50 (3 free)	Free	Free	Free
	E-transfers Debit	Free	\$1.25	Free	Free	\$1.25
	Me2Me Transfer	Free	Free	Free	Free	Free
	Remote Deposit	Free	Free	Free	Free	Free
	Transfer	Free	Free	Free	Free	Free
PHONE	Bill Payment	Free	\$0.50 (3 free)	Free	Free	Free
	Transfer	Free	Free	Free	Free	Free
ATM/POS—MONTH END	ACCULINK	Free	Free	Free	Free	NA <sup>3</sup>
	CIRRUS International	\$5.00	\$5.00	\$5.00	\$5.00	NA <sup>3</sup>
	CIRRUS US	\$5.00	\$5.00	\$5.00	\$5.00	NA <sup>3</sup>
	Interac	\$1.50	\$1.50	Free	Free	NA <sup>3</sup>
	On Us (DUCA Credit Union ATM)	Free	Free	Free	Free	NA <sup>3</sup>
	Other CU Exchange (Canada); EXN Exchange National; ONN Ontario Regional Network	Free	Free	Free	Free	NA <sup>3</sup>
	Point of Sale	\$0.50	\$0.50	Free	Free	NA <sup>3</sup>

<sup>1</sup> The Basic Business bundle remains in force for accounts opened prior to August 20, 2020

<sup>2</sup> Earn More Savings account is not part of any other account types or package products.

<sup>3</sup> Only accounts opened prior to August 10, 2020 will continue to have access.

## 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.
- All trademarks are the property of their respective owners.

### 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.