

Ways to Bank

We offer a number of convenient ways to bank, from in person options to remote alternatives.

If you're not yet set up with our remote banking alternatives, now is a great time to do so. This will ensure you're able to continue banking with us, even if you're not able to visit us in person. You can access your accounts in many ways.



Banking in person

While we have lots of remote ways to bank, if you'd like to visit us in person, we're still here for you. Visit one of our 8 full-service branches and we'll be happy to answer your questions, help you with transactions or help you make a plan to meet your financial goals.

Online banking

To sign in to Online Banking, visit kindredcu.com and click the login button in the top right corner of your screen. If it is your first time using online banking, see our full instructions for setting up Online Banking.

Mobile app

The Kindred Mobile App is available on iPhone and Android devices. With a host of convenient features, it's a fast and secure way to handle everyday banking wherever and whenever it suits you. Get the iPhone App. Get the Android App. If you're not sure how to start or you need to obtain your login details, please call our Member Contact Centre at 1.888.672.6728.

TIP: If you have a cheque to deposit, with Deposit Anywhere™ you can quickly and securely deposit it with your smartphone or tablet, from anywhere, day or night.

On-site services

In addition to our branches, we offer a weekly presence at Parkwood Mennonite Home in Waterloo each Wednesday from 9:30 to 10:30 a.m. to help residents bank in the comfort of their own home environment.

Drop Box (night deposit)

Our Drop Box isn't just for night owls! All of our branches have a Drop Box, much like a library book deposit. The Drop Box is available 24/7 and you can use it to deposit cash and cheques, as well as transfer slips, signed documents, and information for our Investment or Lending team members. Simply place your deposit in an envelope and include a note with your name, member number, and the account you'd like your funds deposited into; ensure the envelope is sealed; and drop it in the depository.

The Drop Box will be checked Monday to Friday and deposits will be processed at the start of the following business day.

Extended Area Services

Because we're committed to our rural communities, we also have four drop boxes where rural members can make non-cash deposits. These are serviced by our Elmira, Mount Forest, and New Hamburg branches. Please contact your local branch for more details.

ATM

Enjoy surcharge-free transactions. All EXCHANGE ATMs are able to complete a cash withdrawal, PIN change, transfer, or balance inquiry and thousands have the ability to complete a deposit instantly into your bank account. Stop using ATMs that charge you a few dollars every time you need some quick cash, and find an EXCHANGE ATM instead!

Interac® e-Transfer

Interac e-Transfer offers a convenient, contact-free way for you to send money through online banking and our mobile app, quickly and securely, to anyone with an online banking account in Canada and an email address or mobile phone.

Select account packages offer a limited number of free Interac e-Transfer transactions, as well as the Request Money and Autodeposit features, making online banking easier and more affordable.

NOTE: There's a \$1.00/transaction Interac e-Transfer fee for all other Personal banking and Business banking chequing and savings accounts. Refer to the Personal and Business Service Fee Schedules for details. Fees are subject to change.

Virtual Meetings

Our Wealth and Investment and Lending team members are available to meet with you by phone or virtually to serve you and would be happy to schedule appointments in the format you are most comfortable with.

If you know the phone extension of the branch staff member you would like to connect with, you can call 1.888.672.6728 and enter their extension. Or, simply send them an email to schedule a meeting.

Use our online scheduling tool to book an individual appointment with a Kindred staff member today!

Personal Access Code for Banking

Mobile and Online require a password (PAC). If you don't know your password, or have forgotten, please call 1.888.672.6728.

Want to become a member of our credit union? Call us or visit a local branch to get started. Or visit apply.kindredcu.com to open an account online.

Not close to a branch? That's ok, we make it easy to bank with Kindred.

In-person

Access our network of drop boxes and thousands of surcharge-free ATMs.

Phone

Call our Member Contact Centre to bank by phone. We have extended hours for your convenience.

Online

Access your account and services anywhere and anytime with online banking and our mobile app.

- ¹ Applies to month-end fees. Does not apply to immediate fees.
 - ² Service fees apply to each additional transactions not included in the plan.
 - ³ Does not apply to US and International ATM transactions.
 - ⁴ Service fee after maximum free transactions.
 - ⁵ The Generations plan includes the cost of Cheque Clearing, this does not include the \$0.30 fee for the returned image.
 - ⁶ Fees charged in the currency of the account
- ® Kindred Credit Union Limited is an authorized user of the marks.
™ All trade-marks are the property of their respective owners.

**Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Unless otherwise stated, mutual funds, other securities and cash balances are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions.*

▶▶ Your Guide to Everyday Banking for Individuals and Families



1.888.672.6728
www.kindredcu.com



Meet with us

CHEQUING PLANS

We offer members personal chequing plans that are competitively priced and make managing your daily banking easier.

Our combination savings and chequing accounts earn tiered interest based on the minimum daily balance. When you maintain a minimum monthly balance of \$3,000, all transaction fees¹ and the monthly access fee are waived.

Flex – No monthly access fee

This pay-as-you-go option lets you pay for services as you use them (see the Personal Chequing Plan Comparison Chart).

Generations – No monthly access fee

This plan provides flexible and convenient banking with no monthly access fee!

▶▶ For members:

- ▶▶ Age 17 and under;
- ▶▶ Age 18 to 25 enrolled in post-secondary education;
- ▶▶ Age 60 and over, including joint accounts when either member is age 60 or over;
- ▶▶ Who are RDSP beneficiaries;
- ▶▶ Who qualify for, or currently receive, income support payments; including Ontario Disability Support Payment (ODSP) or Ontario Works

If you are experiencing temporary financial distress and aren't receiving income support, let's meet and discuss your eligibility for the Generations Plan.

▶▶ Unlimited free services include:

- ▶▶ Bill payments (Online Banking and Kindred ATMs)
- ▶▶ Withdrawals (Kindred ATMs)
- ▶▶ Personalized cheque orders
- ▶▶ Cheque clearing
- ▶▶ Pre-authorized debit transactions

▶▶ 25 free transactions² per month including:

- ▶▶ ATM withdrawals (ACCULINK, *Interac*, THE EXCHANGE)³
- ▶▶ Over-the-counter bill payments
- ▶▶ *Interac* e-Transfers
- ▶▶ *Interac* point-of-sale purchases

Value – Monthly access fee \$11.45

This plan includes **any combination of 25** of the following services each month for a low monthly fee²:

- ▶▶ ATM withdrawals (ACCULINK, *Interac*, THE EXCHANGE)³
- ▶▶ Cheque clearing
- ▶▶ *Interac* e-Transfers
- ▶▶ Bill payments (Online and Phone banking and Kindred ATMs)
- ▶▶ *Interac* point-of-sale purchases
- ▶▶ Pre-authorized debit transactions

Unlimited – Monthly access fee \$17.95

This full-service plan offers **unlimited** access to the following services on your personal chequing account:

- ▶▶ ATM withdrawals (ACCULINK, *Interac*, THE EXCHANGE)³
- ▶▶ Cheque clearing
- ▶▶ *Interac* e-Transfers
- ▶▶ Bill payments (Online and Phone banking and Kindred ATMs)
- ▶▶ *Interac* point-of-sale purchases
- ▶▶ Pre-authorized debit transactions

Refugee Settlement Account – No monthly access fee
Privately sponsored, government sponsored, and refugee claimants are eligible for the following benefits:

- ▶▶ Membership shares of \$25 covered
- ▶▶ Free chequing account for 12 months, covering standard daily transactions (does not include overdraft or NSF charges)
- ▶▶ Debit card, online banking, and mobile banking
- ▶▶ First 50 cheques free of charge
- ▶▶ Assistance in setting up pre-authorized deposits and debits

SAVINGS ACCOUNTS

Interest on all savings accounts is calculated daily and paid monthly.

CUBILL® Savings

This tiered savings account earns interest based on your minimum daily balance. On balances between \$10,000 and \$49,999 interest is earned at the tiered rate on the entire amount. Balances of \$50,000 and over earn a premium rate on the amount within the tier.

High Interest Savings Account

This account lets you have access to your money when you need it.

Get ONE free debit (withdrawal, transfer, bill payment, or electronic debit) per month; additional debits are \$5.00. No minimum deposit required.

Daily Interest Savings Account (Plan 24)

This interest-bearing savings account pays interest based on your minimum daily balance. You can make periodic withdrawals without losing interest income.

USD Account

This account offers tiered daily interest savings in US Dollars (USD) with \$5,000 minimum balance. There is an option to write cheques in USD; a US\$1.50 fee applies for each US cheque cleared, with a minimum monthly fee of US\$5.00

MASTERCARD® CREDIT CARDS

From Tap & Go®, AutoPay, and Zero Liability fraud and purchase protection, to rewards and cash-back, Kindred's suite of Personal Mastercard credit cards work as hard as you do.

For every dollar you spend on your Mastercard, we contribute to the Kindred Charitable Fund. It's just another way we Make Peace with Your Money®!

For more information on Kindred's suite of Mastercard credit cards, visit <https://www.kindredcu.com/personal-banking/credit-cards>.

For all account-related transaction and service fees, see the Service Fee Schedule for Personal Banking available on [kindredcu.com](https://www.kindredcu.com).

Chequing Plan Comparison Chart

| | Flex | Generations Includes any 25 red transactions for free | Unlimited | Value Includes any 25 red transactions for free | Refugee Settlement [†] | USD Account ⁶ |
|---|-----------------------------------|--|-----------------------------------|--|--|--|
| Monthly fee | pay-as-you-go | FREE | \$17.95 | \$11.45 | FREE | \$5.00 minimum/ month for chequing |
| Minimum monthly balance required for all fees to be waived <small>Does not apply to immediate fees indicated by*</small> | \$3,000 | \$3,000 | \$3,000 | \$3,000 | N/A | N/A |
| In Branch Transactions | | | | | | |
| Bill Payments | \$1.50 | \$1.50 ⁴ | included | \$1.50 | included | N/A |
| Deposits, withdrawals, and transfers | included | included | included | included | included | included |
| Drafts (CAD) | \$10.00* | \$10.00* | \$10.00* | \$10.00* | included | N/A |
| Drafts (USD, and International) | \$8.50* | \$8.50* | \$8.50* | \$8.50* | included | \$8.50* |
| Certified cheques (CAD) | \$7.50* | \$7.50* | \$7.50* | \$7.50* | included | N/A |
| Self-Serve Transactions | | | | | | |
| Bill payments <small>(Online banking, and Kindred ATMs)</small> | \$0.80 | included | included | \$0.80 ⁴ | included | N/A |
| Cheque clearing <small>(includes pre-authorized cheques)</small> | \$1.00 | included | included | \$1.00 ⁴ | included | \$1.50 |
| Cheque clearing – with image returned | \$1.30 | \$0.30 ⁵ | included | \$1.30 ⁴ | included | included |
| <i>Interac</i> e-Transfers | \$1.00 | \$1.00 ⁴ | included | \$1.00 ⁴ | included | N/A |
| Pre-authorized debit transactions | \$1.00 | included | included | \$1.00 ⁴ | included | \$1.00 |
| Card Transactions | | | | | | |
| ATM deposits, transfers, and inquiries <small>(Kindred, ACCULINK, and THE EXCHANGE)</small> | included | included | included | included | included | N/A |
| ATM withdrawals <small>(Acculink, THE EXCHANGE)</small> | \$1.00 | \$1.00 ⁴ | included | \$1.00 ⁴ | included | N/A |
| ATM withdrawals <small>(Interac)</small> | \$1.50 | \$1.50 ⁴ | included | \$1.50 ⁴ | included | N/A |
| ATM withdrawals <small>(Kindred)</small> | included | included | included | included | included | N/A |
| ATM withdrawals <small>(US or International ATM)</small> | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | N/A |
| <i>Interac</i> Point-of-sale purchases | \$1.00 | \$1.00 ⁴ | included | \$1.00 ⁴ | included | N/A |
| Other | | | | | | |
| Overdraft penalty <small>(unauthorized)</small> | \$5/transaction + 24% interest | \$5/transaction + 24% interest | \$5/transaction + 24% interest | \$5/transaction + 24% interest | \$5/transaction + 24% interest | \$5/transaction + 24% interest |
| Paper statements and e-statements <small>(monthly or quarterly)</small> | included | included | included | included | included | included |
| Personalized cheque orders | supplier's cost* | included | supplier's cost* | supplier's cost* | First 50 included, then supplier's cost* | supplier's cost* |

[†] The Refugee Settlement account applies to the first 12 months of membership.