

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

	<i>Flex</i>	<i>Generations</i> Includes any 30 <i>red</i> transactions for free	<i>Unlimited</i>	<i>Value</i> Includes any 25 <i>red</i> transactions for free	<i>Refugee Settlement</i> [†]	<i>USD Account</i> 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 Does not apply to immediate fees indicated by*	\$3,000	\$3,000	\$3,000	\$3,000	N/A	N/A
<i>In Branch Transactions</i>						
Bill Payments	\$1.50	<i>\$1.50</i> 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
<i>Self-Serve Transactions</i>						
Bill payments (Online banking, and Kindred ATMs)	\$0.80	included	included	<i>\$0.80</i> ⁴	included	N/A
Cheque clearing (includes pre-authorized cheques)	\$1.00	included	included	<i>\$1.00</i> ⁴	included	\$1.50
Cheque clearing – with image returned	\$1.30	<i>\$0.30</i> ⁵	included	<i>\$1.30</i> ⁴	included	included
<i>Interac</i> e-Transfers	\$1.00	<i>\$1.00</i> ⁴	included	<i>\$1.00</i> ⁴	included	N/A
Pre-authorized debit transactions	\$1.00	included	included	<i>\$1.00</i> ⁴	included	\$1.00
<i>Card Transactions</i>						
ATM deposits, transfers, and inquiries (Kindred, ACCULINK, and THE EXCHANGE)	included	included	included	included	included	N/A
ATM withdrawals (Acculink, THE EXCHANGE)	\$1.00	<i>\$1.00</i> ⁴	included	<i>\$1.00</i> ⁴	included	N/A
ATM withdrawals (<i>Interac</i>)	\$1.50	<i>\$1.50</i> ⁴	included	<i>\$1.50</i> ⁴	included	N/A
ATM withdrawals (Kindred)	included	included	included	included	included	N/A
ATM withdrawals (US or International ATM)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A
<i>Interac</i> Point-of-sale purchases	\$1.00	<i>\$1.00</i> ⁴	included	<i>\$1.00</i> ⁴	included	N/A
<i>Other</i>						
Overdraft penalty (unauthorized)	\$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 (monthly or quarterly)	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.