

Prairie Mountain CREDIT UNION

Service Charges

Effective October 1, 2010

subject to change without notice

REGULAR CHEQUING ACCOUNT

NON-INTEREST BEARING — REG

Personalized cheque.....	\$0.60
Non-personalized cheque.....	\$3.00
Direct Payment (POS).....	\$0.50
Transfer.....	\$0.60
Cash withdrawal (at counter).....	\$0.60

UNIVERSAL CHEQUING ACCOUNT

INTEREST BEARING — PKG

Debits (first 40).....	FREE
<small>(with \$2,000 minimum monthly balance)</small>	
Personalized cheque.....	\$0.70
Non-personalized cheque.....	\$3.00
Direct Payment (POS).....	\$0.50
Transfer.....	\$0.70
Cash withdrawal (at counter).....	\$0.70

COMMERCIAL / AGRICULTURAL CHEQUING

NON-INTEREST BEARING — BUS

Personalized cheque.....	\$0.75
Non-personalized cheque.....	\$3.00
Direct Payment (POS).....	\$0.50
Transfer.....	\$0.75

UNIVERSAL COMMERCIAL / AGRICULTURAL

INTEREST BEARING — SP3

Debits (first 40).....	FREE
<small>(with \$10,000 minimum monthly balance)</small>	
Personalized cheque.....	\$0.85
Non-personalized cheque.....	\$3.00
Direct Payment (POS).....	\$0.50
Transfer.....	\$0.85

GOLDEN CHEQUING ACCOUNTS

- INTEREST BEARING — SP2
- NON-INTEREST BEARING — GLD
- PLAN 24

No monthly fees

Unlimited transactions

Service charge exempt (some exceptions)

Auto fund transfer.....	Free
Bill payment (in-branch).....	Free
CUbyPhone Access.....	Free
CUOnline Access.....	Free
Direct Payment (POS).....	Free
Personalized Cheques.....	Free
<small>(annual order of 200 — one style only)</small>	
Monthly Statement.....	Free
<small>(mailing fee applies)</small>	
Travelers' Cheques.....	Commission Free
Cash withdrawal (at counter).....	Free
ATM — PMCU.....	Free
ATM — other credit union.....	\$0.80
ATM — Interac.....	\$1.50
ATM — Cirrus/Plus.....	\$3.00
Certified Cheques.....	\$5.00
Drafts.....	cost
Money Orders.....	cost
Safety Deposit Box.....	20% discount
<small>(off regular annual price)</small>	
Stop Payment.....	\$10.00

DIRECT SAVINGS ACCOUNT

NON-INTEREST BEARING-SP7

Direct Deposit.....	\$1.50
Cash Withdrawal (at counter).....	\$1.50
Automatic Debit.....	\$1.50
Direct payment (POS).....	\$.75
ATM-PMCU.....	\$.75
ATM-other Credit Unions.....	\$1.50
ATM-Interac.....	\$1.50
ATM-Cirrus/Plus.....	\$3.00
ATM Card Replacement.....	\$3.00

ATM FEES

All accounts except STUDENT & SP7

ATM — PMCU.....	Free
ATM — other credit union.....	\$0.80
ATM — Interac.....	\$1.50
ATM — Cirrus/Plus.....	\$3.00
ATM — Replacement card.....	\$3.00

PMCU VALUE PLUS ACCOUNT

NON-INTEREST BEARING — PK1

Monthly Fee.....	\$12.00
Unlimited free debits.....	Free
ATM — PMCU.....	Free
ATM — other credit union.....	\$0.80
ATM — Interac.....	\$1.50
ATM — Cirrus/Plus.....	\$3.00
Bill payment (in-branch).....	Free
CUbyPhone Access.....	Free
CUOnline Access.....	Free
Personalized Cheques.....	Free
<small>(annual order of 150 — one style only)</small>	
Monthly Statement.....	Free
<small>(mailing fee applies)</small>	
Travelers' Cheques.....	Commission Free
Certified Cheques.....	\$5.00
Direct Payment (POS).....	\$0.50
Drafts.....	cost
Money Orders.....	cost
Safety Deposit Box.....	20% discount
<small>(off regular annual price)</small>	
Statement Mailing Fee.....	\$2.00
Stop Payment.....	\$10.00

STUDENT CHEQUING ACCOUNT

INTEREST BEARING

No monthly fees

Free ATM Card

Unlimited debits (some exceptions)

ATM — PMCU.....	Free
ATM — other credit union.....	Free
ATM — Interac (first 4/month).....	Free
ATM — Interac (additional).....	\$1.25
ATM — Cirrus/Plus.....	\$2.00
CUbyPhone Access.....	Free
CUOnline Access.....	Free
Direct Payment (POS).....	Free
Personalized Cheques.....	cost
Statement.....	Free
Statement Mailing.....	Free

STUDENT TRUE SAVINGS

ATM — PMCU.....	Free
ATM — other credit union.....	Free
ATM — Interac (first 4/month).....	Free
ATM — Interac (additional).....	\$1.25
ATM — Cirrus/Plus.....	\$2.00
Direct Payment (POS).....	Free
Withdrawals.....	Free

US CHEQUING ACCOUNTS

-interest bearing REG

Cheques, withdrawals, transfers.....	\$1.00
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TRUE SAVINGS

REGULAR

ATM — PMCU.....	Free
ATM — other credit union.....	\$0.80
ATM — Interac.....	\$1.50
ATM — Cirrus/Plus.....	\$3.00
Debits (at counter) first 2/month.....	Free
Debits (at counter) additional.....	\$1.50
Direct Payment (POS).....	\$0.50

PLAN 24

REGULAR

ATM — PMCU.....	Free
ATM — other credit union.....	\$0.80
ATM — Interac.....	\$1.50
ATM — Cirrus/Plus.....	\$3.00
Debits (at counter) first 2/month.....	Free
Debits (at counter) additional.....	\$1.50
Direct Payment (POS).....	\$0.50

REGISTERED PLANS

RRSP & RRIF

Deposits.....	Free
Withdrawals.....	Free
Transfers (to Ethical Funds).....	Free
Transfers (to other FI).....	\$35.00

MONEY WIRES

Incoming Canadian.....	\$6.50
Incoming US, International.....	\$7.50US
Outgoing Canadian.....	\$10.00 +costs
Outgoing US, International.....	\$12.00US +costs
Wire Transfer Tracing.....	\$20.00
Wire Transfer Recalling.....	\$30.00

GENERAL SERVICES

Accounts closed within 90 days.....	\$20.00
Account re-opened within 12 months..	\$10.00
Bank Confirmation	
with deposit account only.....	\$20.00
with loans.....	\$35.00
Bill Payments	
at counter.....	\$0.75
Non-members.....	\$2.00
CAFT	
Payroll services available upon request	
Incoming CAFT from other FI.....	free
CAFT Chargeback.....	\$5.00
Certified Cheque	
by issuer.....	\$6.00
other than issuer.....	\$15.00
Charge Back	
personal.....	\$3.50
business/agricultural.....	\$5.00
Cheque — U.S. Funds.....	\$7.50
<small>(drawn on Canadian account)</small>	
Collection Fee (send/receive).....	\$15.00
Fax (per page).....	\$1.00
Hold Funds.....	\$5.00
Inactive Accounts (annual notice)	
1st notice.....	\$10.00
2nd notice.....	\$20.00
3rd & subsequent notices.....	\$30.00
CU MasterCard Payments.....	Free
Money orders/Drafts	
Canadian.....	\$5.00
U.S.	\$5.00 US
Tracing or stop payment fee.....	\$20.00
Night Deposit Bag rental.....	\$30.00
NSF Cheque	
Canadian.....	\$25.00
U.S.....	\$30.00 US
Official Cheque/Draft	
Canadian.....	\$5.00
U.S.....	\$5.00 US
Overdraft.....	\$5.00/item
Personalized Cheques.....	cost

Photocopies (per page).....	\$0.50
Post-Dated Item.....	\$2.00
Print Screen/copy.....	\$1.00
Print Image/copy.....	\$1.00
Print Image statement copy.....	\$3.00
Record Search	
per item.....	\$5.00
per hour.....	\$25.00
Safety Deposit Box	
Small (1½").....	\$35.00
Large (2½").....	\$40.00
Replace key (1).....	cost
Replace keys & drill box.....	\$100.00
Statement Copy.....	\$3.00
Statement Mailing Fee.....	\$2.00
Stop Payment	
Full Details.....	\$10.00
Incomplete Details.....	\$15.00
Telephone Inquiries.....	\$3.00
<small>(balance information)</small>	
Telephone Calls to Notify of Overdraft..	\$3.00
Tax Discounting Cheques.....	\$10.00
<small>(requires proper ID — non-member)</small>	
Transfer of Account	
To other credit union.....	Free
To other FI.....	\$25.00
Transfer-in of funds from other FI.....	Free
Travelers' Cheques.....	1%

Telephone and Internet Banking

Access to CUbyPhone.....	Free
Access to CUOnline.....	Free
Bill Payments(except for GLD & SP2).....	\$0.50
Stop Payment (online only).....	\$7.50
Transfers to another FI (online only)...	\$1.00

1-866-471-2172
www.pmcu.mb.ca

*Building Relationships
 Today For A Better
 Future
 Tomorrow*



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