

		PERSONAL CHEQUING						SAVINGS			
		Fee Free (Youth and Student)	Regular Chequing	Value Plus	Kiss	Kiss Plus	E-Free (Self Serve)	Silver	Special Savings	High Interest savings	U.S. Dollar Savings
<b>Features/Benefits</b>		You are under 26 years of age (For young adults 0-25 yrs.)	Occasional User, Pay as you go	15 transactions or less per month	40 transactions or less per month	Active user ATM POS Online	You prefer to do transactions online	Seniors 60+	Want to set aside money for purchases or expenses	Looking to save money monthly and earn higher interest.	Require access to US funds often and to avoid fluctuating exchange rates
<b>Monthly Fee</b>		N/A Unlimited*	\$0.65 per debit transaction	\$4.00 15 free then \$0.65 per debit	\$10.00 40 free then \$0.65 per debit	\$13.00 Unlimited*	N/A	\$6.00 Unlimited*	2 free debits per month. \$0.75 per debit thereafter	1 free debit per month. \$5.00 per debit thereafter	\$1.00 per debit transaction
<b>Personalized Cheques</b>		At cost (18 yrs. +)	At cost	At cost	At cost	At cost	At cost	At cost	N/A	N/A	N/A
<b>In-branch or telephone service</b>		Free	Free	Free	Free	Free	\$2.00 + transaction fee	Free	2 Free withdrawals	1 Free withdrawal	Pay per transaction
<b>Interac® e-transfers</b>	Incoming	Free								N/A	N/A
	Outgoing	Free	\$2.00	\$1.00	\$1.00	\$1.00	15 free per month. \$1.00 thereafter	\$1.00	Pay per transaction	N/A	N/A
<b>Interac® ATM withdrawals</b>		\$2.00 (KCCU + Exchange network free)	\$2.00 (KCCU + Exchange network free)	\$2.00 (KCCU + Exchange network free)	\$2.00 (KCCU + Exchange network free)	\$2.00 (KCCU + Exchange network free)	\$2.00 (KCCU + Exchange network free)	\$2.00 (KCCU + Exchange network free)	\$2.00 (KCCU + Exchange network free)	N/A	N/A
<b>Monthly paper statement</b>		Mailed \$2.00	Mailed \$2.00	Mailed \$2.00	Mailed \$2.00	Mailed \$2.00	Mailed \$2.00	Mailed \$2.00	N/A	N/A	N/A
<b>E-statement online</b>		Free									
<b>Bill payments</b>	Branch	Free	\$1.25	\$1.25	Free	Free	\$1.25 + transaction fee	Free	\$1.25	N/A	N/A
	KCCU ATM	Free	\$0.50	\$0.50	Free	Free	Free	Free	\$0.50	N/A	N/A
<b>Interest on calculation</b>		Minimum daily Balance paid monthly	Minimum daily Balance paid monthly	Minimum daily Balance paid monthly	Minimum daily Balance paid monthly	Minimum daily Balance paid monthly	Minimum daily Balance paid monthly	Minimum daily Balance paid monthly	Minimum daily Balance paid monthly	Minimum daily Balance paid monthly	Minimum daily Balance paid monthly

- Interest and calculation subject to change
- For a detailed listing of Accounts and Services, please refer to the **Schedule of Fees** available at any KCCU branch location or on our website: [kccu.ca](http://kccu.ca)
- \*Unlimited transactions include pre-authorized debits/credits, bill payments online, me to me transfers, withdrawals and KCCU ATMs and Exchange Network ATMs in Canada
- Accounts grandfathered as of December 31, 2020 (refer to website: [kccu.ca](http://kccu.ca)) : The Fat Cat Account (0-12 yrs.), The Headstart Account (13-18 yrs.), The Golden Account (Senior 59+), The Personal One (chequing and savings)