



Airline Financial Credit Union Personal Banking Options*

	Pay As You Go	Everyday Package	Inclusive Package
Monthly Fee		\$5.95	\$11.95
Transactions Included			
Preauthorized Credits/In Branch Deposits	Free	Unlimited	Unlimited
In Branch Withdrawals	0.60 Per Withdrawal	Unlimited	Unlimited
Preauthorized Debits/Cheques	0.60 Per Item	Unlimited	Unlimited
Bill Payments - In branch, online, post-dated or reoccurring	0.60 Per Payment	Unlimited	Unlimited
Internal Transfers (CDN Accounts)	Free	Unlimited	Unlimited
Internal Transfer (US Accounts)	Free + Daily Exchange Rate	Unlimited + Daily Exchange Rate	Unlimited + Daily Exchange Rate
Transfer of Funds to Another Financial Institution (Full Banking Details Required)	0.60 Per Transfer	Unlimited	Unlimited
ATM & POS Transactions Included			
Airline Financial ATM Withdrawals	Free	Free	Free
The Exchange Network ATM Withdrawals	Free	Free	Free
ATM Withdrawals – Other Financial Institutions	\$1.50 + Surcharge	\$1.50 + Surcharge	\$1.50 + Surcharge
International ATM Withdrawals	\$4.75	\$4.75	\$4.75
Point of Sale – PCA Only	0.60 Per Transaction – Waived with minimum monthly balance of \$1000	0.60 Per Transaction – Waived with minimum monthly balance of \$1000	Unlimited
Point of Sale – Plan 24 Savings Only	0.60 Per Transaction	0.60 Per Transaction	0.60 Per Transaction
International Point of Sale	\$1.25 Per Transaction + Daily Exchange Rate	\$1.25 Per Transaction + Daily Exchange Rate	\$1.25 Per Transaction + Daily Exchange Rate
Record Keeping			
Online Banking		Free	
Mobile & Email Alerts		Free	
Online Banking Cheque Images		Free	
Monthly Paper Statement		\$2.00	
Monthly Paper Statement with Cheque Image Return		\$4.00	
Annual Paper Statement		Free	
Interim Statement		\$2.00	
Additional Services			
Interac e-Transfer - Outgoing		\$1.95 Per e-Transfer	
Interac e-Transfer - Incoming		Free	
Interac e-Transfer – Cancelled		\$1.95 Per e-Transfer	
Canadian Bank Drafts		\$7.00 Per Draft	
U.S. Bank Draft		\$7.00 Per Draft	
Certified Cheque for Members		\$10.00 Per Cheque	
Certified Cheque for Non-Members		\$25.00 Per Cheque	
Personal Cheque Orders		1 Book (24 Cheques) - \$7.50 2 Books (48 Cheques) - \$15.00 4 Books (100 Cheques) - \$25.00	
Replacement ATM Card		\$7.50	
Bill Payment Trace		\$12.00 Per Trace	
Daily Cheque & Automatic Payment Processing			
NSF Cheque/ EFT		\$37.00 Per Cheque/EFT	
Unauthorized Overdraft - Payments allowed to clear an account with non-sufficient funds		Overdraft is Under \$50.00 - \$5.00 fee Overdraft is Between \$50.00-\$100.00 - \$10 fee Overdraft is Over \$100.00 - \$25.00 fee	
Canadian Cheque Written in US Funds		\$10.00 Per Cheque + Daily Exchange Rate	
Chargeback – Deposit Item Returned		\$10 Per Item	

Chargeback – Deposit Item Returned from Member’s Account at Another FI	\$25.00 Per Item
Stop Payment – Full details provided	\$12.00 Per Stop Payment
Incoming Wire	\$10.00 Per Wire Transfer
Outgoing Wire	\$50.00 Per Wire Transfer
Registered Products (RRSP, RRIF & TFSA)	
Transfer to Another Financial Institution	\$75.00 Per Contract
RRSP/RRIF Withdrawal from a Matured Fixed Term	\$25.00
RRSP/RRIF/TFSA Early Redemption Withdrawal	\$50.00 + Interest Penalty on Approved Bases Only
Miscellaneous Service Fees	
Account Closed Within 90 Days of Opening	\$25.00
Account Closed After 90 Days of Opening	\$10.00
Account Balance Transferred to Another Financial Institution	\$25.00
Collection Item	\$25.00
Dormant Account – After 2 years	\$25.00
Reference Letter – Account Balance	\$10.00
Reference Letter – Bank Verification	\$25.00
Requested Research	\$25.00
Lending Fees	
Personal Loan Application Fee	\$75.00 - \$100.00
Payment Modification – Once Annually	\$15.00
Return Payment – Cheque or EFT	\$37.00
Line of Credit/Overdraft Review & Renewal	Free
Unauthorized Overdraft – Minimum Monthly Interest Charge	\$5.00
Mortgage Fees	
Application Fee	\$100.00
Appraisals	Cost
Discharge Preparation Fee	\$350.00
Transfer to Another Financial Institution	\$350.00
Reference Letter – Interest Paid for Tax Purposes	\$15.00

***Fees are in effect as of June 1, 2016 and are subject to change without notice**