

memberguide



PERSONAL ACCOUNTS

Well beyond a bank.



EVERYDAY BANKING

From pay-as-you-go to virtual banking to special accounts for kids, teens and members who are 60 plus, we have the account to fit your needs.

- Essential Personal Chequing
- Value Chequing Package
- Value Plus Chequing Package
- Virtual Chequing Package
- iCount® and iCount Student® Accounts
- Premier Chequing – 60 plus
- Daily Interest Savings Account
- High Interest Savings Account
- US Chequing/Savings Account

ELECTRONIC SERVICES

Do your banking when it's convenient for you with a full range of electronic and online options that are tailored to your personal banking needs.

- Payroll Deduction & Direct Deposit
- Online & Telephone Banking
- Proprietary and THE EXCHANGE® Network of ATMs – Canada wide
- Online Bill Payments
- Deposit Anywhere
- Interac e-Transfer®
- Me-to-Me
- Interac Online Purchases

BORROWING

Buy a vehicle, take on a home renovation or consolidate your debts with the borrowing power to make it happen.

- Personal Loans
- New & Used Car Loans
- Vacation Loans
- Consolidation Loans
- Lines of Credit
- MasterCard®
- RRSP Loans

AUTO SALES & LEASING CENTRE

From start to finish, we'll help you find the vehicle you need, arrange financing and ensure you get on the road with ease.

- Comprehensive vehicle search
- Loan or financing pre-approval
- Trade-in service
- License plate setup and installation
- Door to door delivery

INVESTING

Choose from a full range of financial products that are provided with expert advice from our experienced financial advisors.

- Term Deposits
- Wealth Management

MORTGAGES

Make your move and enjoy flexible terms, convenient repayment options and rates you won't want to pass up.

- Equity Lines of Credit
- High Ratio Mortgages
- Open Mortgages
- Closed Mortgages
- Collateral Mortgages
- Instant Mortgage Funding
- Bridge Financing

REGISTERED PLANS

Get preferred rates, expert advice and the convenience of payroll deduction to make investing even easier.

- Tax-Free Savings Accounts
- Registered Retirement Savings Plans
- Registered Retirement Income Funds
- Registered Education Savings Plans

Invest with confidence

Deposits insured by the Financial Services Regulatory Authority of Ontario (FSRA). For further information please ask us for a brochure or call FSRA at 1-800-668-0128 or visit www.fsrao.ca

OTHER SERVICES

Discover a full range of added personal services to help make your life a little easier.

- Safety Deposit Boxes
- Drafts
- Wire Transfers
- Credit Letter
- Bank Confirmations

PACE CREDIT UNION is a full-service financial institution that goes *well beyond a bank* to deliver the personalized service and support its members deserve while on their financial journey. This guide offers a brief overview of the products and services offered to all of our members. For detailed information, visit us in branch or go to pacecu.com.

	PC06	PC08	MPRM	PC24	PC07	SV16	SV15	SV14	SV13	SV18
ACCOUNT	Essential Personal Chequing	Value Chequing	Value Plus Chequing	Virtual Chequing	Premier Chequing	iCount Student	iCount	US Chequing/Savings	Daily Interest Savings	High Interest Savings
	Pay as you go chequing account	Medium use package account	Unlimited package account	No fee self-serve account	60 plus	Student & young adult chequing/savings account (ages 18-24)	Youth savings account (ages 0-17)	Pay as you go US\$ account	Day to day savings account with interest from \$1	For balances over \$5,000
Monthly administration fee	\$0	\$9.95	\$14.95	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Record keeping										
Paper statement - mailed with images	\$2.00	\$2.00	\$2.00	N/A	FREE	FREE	FREE	\$2.00	\$2.00	\$2.00
Online statement/cheque viewing	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Monthly fee exemption tier	N/A	\$2,500	\$0	\$0	N/A	\$0	\$0	N/A	N/A	N/A
Transactions included in monthly fee	0	35	✓ Unlimited	✓ Unlimited self-serve	✓ Unlimited	✓ Unlimited	✓ Unlimited	0	4	2
NOTES	<i>Includes all full and self-serve transactions; excludes Me-to-Me, Interac® e-Transfer & ATMs</i>	<i>Includes all full and self-serve transactions; excludes Me-to-Me, Interac® e-Transfer & ATMs</i>	<i>Includes all self-serve transactions, Me-to-Me, Interac® e-Transfer, excludes ATMs and full-serve transactions</i>	<i>Includes all full and self-serve transactions; excludes Me-to-Me, Interac® e-Transfer & ATMs</i>	<i>Includes all full and self-serve transactions; excludes Me-to-Me, Interac® e-Transfer & ATMs</i>	<i>Includes all full and self-serve transactions; excludes Me-to-Me, Interac® e-Transfer & ATMs</i>	<i>Includes all full and self-serve transactions; excludes Me-to-Me, Interac® e-Transfer & ATMs</i>		<i>Includes all full and self-serve transactions. Excludes Me-to-Me, Interac® e-Transfer & ATMs</i>	<i>Includes all full and self-serve transactions. Excludes Me-to-Me, Interac® e-Transfer & ATMs</i>
Full-serve transactions										
In-branch withdrawal	\$1.25	\$1.25	✓	\$2.50	✓	✓	✓	\$1.25	\$1.50	\$2.50
In-branch deposit	FREE	FREE	✓	\$2.50	✓	✓	✓	FREE	FREE	FREE
In-branch transfer	\$1.25	\$1.25	✓	\$2.50	✓	✓	✓	\$1.00	\$1.50	\$2.50
In-branch bill payment	\$1.25	\$1.25	✓	\$2.50	✓	✓	✓	N/A	\$1.50	\$2.50
Self-serve transactions (phone, internet, debit)										
Deposit Anywhere	FREE	FREE	✓	✓	✓	✓	✓	N/A	FREE	FREE
Cheques	\$0.85	\$0.85	✓	✓	✓	✓	N/A	\$0.85	N/A	N/A
Pre-authorized payments	\$0.85	\$0.85	✓	✓	✓	✓	✓	N/A	\$1.00	\$2.50
Transfer	\$0.85	\$0.85	✓	✓	✓	✓	✓	N/A	\$1.00	FREE
Bill payment	\$0.85	\$0.85	✓	✓	✓	✓	✓	N/A	\$1.00	\$2.50
Point of sale (debit)	\$0.85	\$0.85	✓	✓	✓	✓	✓	N/A	\$1.00	\$2.50
PACE ATMs	\$0.85	\$0.85	✓	✓	✓	✓	✓	N/A	\$1.00	\$2.50
THE EXCHANGE® ATMs	\$0.85	\$0.85	✓	✓	✓	✓	✓	N/A	\$1.00	\$2.50
ACCULINK® ATMs	\$0.85	\$0.85	✓	✓	✓	✓	✓	N/A	\$1.00	\$2.50
Me-to-Me	\$1.00	\$1.00	\$1.00	✓	\$1.00	✓	\$1.00	N/A	\$1.00	\$1.00
Interac® e-Transfer	\$1.50	\$1.50	\$1.50	✓	\$1.50	✓	\$1.50	N/A	\$1.50	\$2.50
Interac® Online Purchase	FREE	FREE	FREE	FREE	FREE	FREE	FREE	N/A	FREE	FREE
ATMs										
Interac® ATMs	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	N/A	\$2.00	\$2.00
US ATM transactions	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A	\$3.00	\$3.00
Internat'l ATM transactions	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	N/A	\$4.00	\$4.00
Overdraft protection (LOC)	Available	Available	Available	Available	Available	Available	N/A	N/A	N/A	N/A

All packages and fees effective October 1, 2019. Surcharges at source are not included in packages or fees.

SERVICES AND PRODUCTS	FEE
Day-to-Day Services and Products	
Official Cheque: Can\$	\$7.50
Bank Draft: CDN/US/Foreign	\$15.50
Safety Deposit Box Annual Rental - various sizes	\$45.00 to \$210.00/yr + HST
Sundry Services	
Outgoing Money Wire Transfers CDN/US (fee in same currency) Foreign (fee in CAD equivalent) \$10,000 CDN or less \$10,000.01 to \$50,000 CDN Greater than \$50,000 CDN	Central1 + \$20.00 Central1 + \$40.00 Central1 + \$65.00
Incoming Money Wire Transfers Canadian US/Foreign	Central1 + \$15.00 Central1 + \$15.00
Wire Investigation Fee for Non-Bank Error/ Returns/Incorrect Address or Banking Information	Central1 \$25.00 + Pace fee \$35.00
Reference Letter: <i>Account Balance, Bank Verification, Interest Earned, Audit Confirmations and Statements of Interest Paid</i>	\$25.00
Negotiating Foreign Cash and Instruments	Cost
Record search < 90 days	\$35.00/hr + cost
Record search > 90 days	\$35.00/hr + cost
Statement: duplicate in-branch statement	\$2.00/statement
Cheque Handling Fees	
NSF Cheque	\$45.00
NSF Presentment Fee Per Item	\$10.00
Stop Payment: In branch and Online	\$12.00
Charge Back	\$6.00
Rejected Clearing Item	\$10.00
Cheque Sent or Received on Collection	\$30.00
US\$ Cheque Drawn on CDN\$ Account	\$20.00
Post-dated Transaction Held for Processing	FREE
Other Miscellaneous Charges	
Account Closed Due to Unresolved Overdraft	up to \$200.00
Early Account Closing Fee (within 90 days)	\$25.00
Inactive/Dormant Account	\$35.00/annum
Administration of Garnishee or Requirement to Pay	\$50.00
Balance of Account - Transfer of Account to Another Financial Institution	\$20.00
Loan Late Payment Fee	\$60.00
NSF Loan Payment Fee	\$60.00
Registered Account Transfer Out	\$100.00/transfer
Estate Processing Fee	\$200.00 + costs
Commercial In Branch Cash Deposit	\$2.00 per \$1,000
Coin Deposit	\$2.00 per \$100
Night Deposit Bag	\$25.00 + HST
Central1 Annual Dues	\$9.75
Overdraft Interest for Authorized & Unauthorized	30%/annum

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1040 Innisfil Beach Rd.
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