

Motor City Personal		Chequing	Trust	Chequing	Chequing	Chequing	LOC	HELOC	Savings	Savings	US
Account		YouthSave®	YouthSave® Trust	FreeFlex®	Flex+®	Flex62+®	Scholar Power LOC	Meritline HELOC	High Interest Savings Account (HISA)	Plan 24	US Savings Account
Monthly Administration Fee		\$0.00	\$0.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interest	Calculated	Daily	Daily	N/A	N/A	N/A	N/A	N/A	Daily	Daily	Daily
	Paid	Monthly	Monthly	N/A	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly
	Tiers*	\$0-9,999K > \$10K	\$0-9,999K > \$10K	N/A	N/A	N/A	N/A	N/A	\$0-4,999, >\$5,000	Flat rate	>\$5,000
Line of Credit Rate		N/A	N/A	Prime +/-	Prime +/-	Prime +/-	Prime + 1 %	Prime +/-	N/A	N/A	N/A
Age Restrictions		<18	<18	N/A	N/A	>62	N/A	N/A	N/A	N/A	N/A
Account Administration	Statements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Transaction Restrictions		Unlimited transactions ¹	Unlimited transactions ¹	Unlimited transactions ¹	Unlimited transactions ¹	Unlimited transactions ¹	Unlimited transactions ¹	Unlimited transactions ¹	N/A	N/A	NA
Full Serve Transactions ³	In-branch Withdrawal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	In-branch Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	In-branch Bill Payment	\$0.00	N/A	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	\$1.50	NA
Self Serve Transactions ²	Cheques	\$0.00	N/A	\$0.00	\$0.00	\$0.00	N/A	\$0.00	N/A	N/A	\$0.80
	PAD	\$0.00	N/A	\$0.00	\$0.00	\$0.00	N/A***	\$0.00	N/A	\$0.65	NA
	Internet Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Internet Bill Payment	\$0.00	N/A	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	\$1.50	NA
	POS	\$0.00	N/A	\$0.00	\$0.00	\$0.00	N/A	\$0.00	\$1.50	\$0.65	NA
	Sending E-Transfer ³	5 Free, \$1.50 after	N/A	\$1.50	5 Free, \$1.50 after	5 Free, \$1.50 after	\$1.50	\$1.50	\$1.50	\$1.50	NA
	Receiving E-Transfer	\$0.00	N/A	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	NA
ABM Withdrawal ²	MCCCU ABM	\$0.00	N/A	\$0.00	\$0.00	\$0.00	N/A	\$0.00	1 free MCCCU/ Exchange Network per month, \$2.50 after	\$1.50	NA
	Other CU ABM - EXCHANGE®	\$0.00	N/A	\$0.00	\$0.00	\$0.00	N/A	\$0.00		\$1.50	NA
	Other CU ABM - ACCULINK®	\$0.00	N/A	\$0.00	\$0.00	\$0.00	N/A	\$0.00		\$1.50	NA
	Interac® ABM	\$1.50	N/A	\$1.50	\$1.50	\$1.50	N/A	\$1.50	\$2.50	\$1.50	NA
	US ABM	\$3.00	N/A	\$3.00	\$3.00	\$3.00	N/A	\$3.00	\$3.00	\$3.00	NA
International ABM	\$3.00	N/A	\$3.00	\$3.00	\$3.00	N/A	\$3.00	\$3.00	\$3.00	NA	
Overdraft Protection		N/A	N/A	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	NA
Coverdraft Protection		N/A	N/A	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A	N/A	NA
Fees Effective 24JUL2018		Hybrid Savings/ Chequing account for members younger than 18 years old.		Hybrid Savings/ Chequing account in trust form for beneficiaries younger than 18 years old.		Free Basic Chequing with flexible banking options.		Flat service fee, includes all the features of the FreeFlex PLUS many extra features: 5 free E-transfers, 1 free USD and 1 free CAD draft/month, 100 free personal cheques/year, 1 free stop payment/ month, and free certified cheques		Designed for members older than 62. Includes all the features and benefits offered in the FreeFlex and Flex+ account but with no monthly fee	
		A LOC for students enrolled in full time post secondary education. Borrow \$10K per school year to a max of \$50K. Subject to an annual review. Convertible to a personal loan 1 year after student completes or stops post-secondary education. Loan is repayable at same low interest rate for a period of 5 years.									
¹ Transactions include: in branch withdrawals/transfers/bill payments, cheques, Pre-authorized credits and debits, internet and mobile transfers/bill payments, ATM withdrawals ² All Account Service Fees will be tallied and charged at the end of the month. ³ A cancelled e-transfer will still incur a service charge at the end of the month. If the e-transfer was initiated from a Flex+, Flex62+ or YouthSave account, the cancelled e-transfer will still count towards 1 of your 5 free per month. * Rates subject to change at anytime											