

CHEQUING

Account Type	Regular Chequing	Maximizer	Maximizer Plus	Regular e-chequing
See below for ATM fees	With our regular chequing account you get the convenience of 'pay per transaction' which is great for the minimal transactional user.	With our MAXIMIZER® accounts you benefit from 30 debit transactions a month and no monthly fee if a minimum balance is maintained.	For added peace of mind choose our MAXIMIZER® PLUS accounts with an unlimited number of transactions outlined in the Maximizer® and more included in your monthly fee.	Our e-Chequing Package Account offers you both value and convenience. It's an excellent choice for members who prefer to do their banking electronically.
Monthly Service Charge	\$1.50	\$11.00 (Fee waived on min balance \$3000)	\$17.00	\$7.00
Interac® E-Transfer	\$1.50	\$1.50	\$1.50	\$1.50
Withdrawals (In Branch) / Transfers	\$0.75	Fees apply after 30 debits	Free	\$0.75/\$0.60
Debit Transactions Per Month as follows: withdrawals at all BC credit union ATMs and EXCHANGE® ATMs, withdrawals (in-branch), cheques, direct payment purchases, pre-authorized payments, bill payments processed through MemberLink® or MemberDirect®	Pay Per Transaction	30	Unlimited	50 Electronic Debit Transactions
FREE deposits (In Branch, ATM, Night depository)	✓	✓	✓	✓

ATM Charges	Regular	Headstart/Student	Business
SCCU ATM	\$0.65	\$0.25	\$0.75
Other B.C. credit union ATM	\$0.65	\$0.25	\$0.75
EXCHANGE® ATM	\$0.65	\$0.25	\$0.75
Interac® ATM	\$2.00	\$2.00	\$2.00
U.S. ATM	\$3.00	\$3.00	\$3.00
International ATM	\$5.00	\$5.00	\$5.00
Fee to replace lost card \$5.00			
If operating within a package account SCCU and EXCHANGE® ATM charges are included in package fee, as long as maximum number of transactions is not exceeded. Some insitutions have additional surcharges; THE EXCHANGE® Network has no surcharges.			

SAVINGS

Account Type	Plan 24 Savings	Investment Savings
See below for ATM fees	Daily interest savings account - no minimum balance required. Interest calculated on a daily closing balance and paid quarterly*	Competitive Interest rates established on a tiered system*. Interest calculated on a step basis. Interest calculated on a daily closing balance and paid monthly
Monthly Service Charge		
Interac® E-Transfer	\$1.50	\$1.50
Withdrawals (In Branch)	\$0.75	\$0.75
Debit Transactions Per Month as follows: withdrawals at all BC credit union ATMs and EXCHANGE® ATMs, withdrawals (in-branch), cheques, direct payment purchases, pre-authorized payments, bill payments processed through MemberLink® or MemberDirect®	Pay Per Transaction	Pay Per Transaction
FREE deposits (In Branch, ATM, Night depository)	✓	✓

ATM Charges	Regular	Headstart/Student	Business
SCCU ATM	\$0.65	\$0.25	\$0.75
Other B.C. credit union ATM	\$0.65	\$0.25	\$0.75
EXCHANGE® ATM	\$0.65	\$0.25	\$0.75
Interac® ATM	\$2.00	\$2.00	\$2.00
U.S. ATM	\$3.00	\$3.00	\$3.00
International ATM	\$5.00	\$5.00	\$5.00
Fee to replace lost card \$5.00			
If operating within a package account SCCU and EXCHANGE® ATM charges are included in package fee, as long as maximum number of transactions is not exceeded. Some insitutions have additional surcharges; THE EXCHANGE® Network has no surcharges.			

YOUTH			
Account Type	Headstart Youth Chequing* (10-18 yrs)	Headstart Youth e-chequing (10-18)	Student e-chequing (19-24)
See below for ATM fees	No monthly service charge for up to 10 debit transactions per month; after 10 debit transactions, standard youth fees apply	Many of our young members are choosing to process transactions electronically.	Low monthly fee of \$2.00 includes 50 electronic debit transactions per month.
Monthly Service Charge	No Fee	No Fee	No Fee
Interac® E-Transfer	\$1.50	\$1.50	\$1.50
Withdrawals (In Branch)	\$0.75	\$0.75/\$0.30	\$0.75/\$0.30
Debit Transactions Per Month as follows: withdrawals at all BC credit union ATMs and EXCHANGE® ATMs, withdrawals (in-branch), cheques, direct payment purchases, pre-authorized payments, bill payments processed through MemberLink® or MemberDirect®	Pay Per Transaction	10	10
FREE deposits (In Branch, ATM, Night depository)	✓	✓	✓

ATM Charges	Regular	Headstart/Student	Business
SCCU ATM	\$0.65	\$0.25	\$0.75
Other B.C. credit union ATM	\$0.65	\$0.25	\$0.75
EXCHANGE® ATM	\$0.65	\$0.25	\$0.75
Interac® ATM	\$2.00	\$2.00	\$2.00
U.S. ATM	\$3.00	\$3.00	\$3.00
International ATM	\$5.00	\$5.00	\$5.00
Fee to replace lost card \$5.00			
If operating within a package account SCCU and EXCHANGE® ATM charges are included in package fee, as long as maximum number of transactions is not exceeded. Some insitutions have additional surcharges; THE EXCHANGE® Network has no surcharges.			

GOLDEN ACCOUNTS (60+)

Account Type	Golden Accounts (60+)
See below for ATM fees	If you are a Sunshine Coast member aged 60 years or better, then you can enjoy the flexibility, and savings provided by our Golden Accounts.
Monthly Service Charge	No Fee- on Canadian accounts only.
Interac® E-Transfer	\$1.50
Withdrawals (In Branch)	FREE
Debit Transactions Per Month as follows: withdrawals at all BC credit union ATMs and EXCHANGE® ATMs, withdrawals (in-branch), cheques, direct payment purchases, pre-authorized payments, bill payments processed through MemberLink® or MemberDirect®	No Fee - With the following exceptions: non- EXCHANGE ® ATM, U.S and International ATMs
FREE deposits (In Branch, ATM, Night depository)	✓

ATM Charges	Regular	Headstart/Student	Business
SCCU ATM	\$0.65	\$0.25	\$0.75
Other B.C. credit union ATM	\$0.65	\$0.25	\$0.75
EXCHANGE® ATM	\$0.65	\$0.25	\$0.75
Interac® ATM	\$2.00	\$2.00	\$2.00
U.S. ATM	\$3.00	\$3.00	\$3.00
International ATM	\$5.00	\$5.00	\$5.00
Fee to replace lost card \$5.00			
If operating within a package account SCCU and EXCHANGE® ATM charges are included in package fee, as long as maximum number of transactions is not exceeded. Some insitutions have additional surcharges; THE EXCHANGE® Network has no surcharges.			