



Member Services	FEES PER TRANSACTION	
	Personal	Commercial
Automatic Teller Machines (ATMs)		
Carpathia ATMs		
Deposits	FREE	FREE
Withdrawals	FREE	\$0.85
Manitoba Credit Union Network		
Deposits	FREE	—
Withdrawals	\$0.60	\$0.85
INTERAC Direct Payments (<i>Debits</i>)	\$0.60	\$0.85
INTERAC (<i>Canada</i>)	\$1.50	\$1.50
CIRRUS (<i>United States</i>)	\$3.00	\$3.00
CIRRUS (<i>International</i>)	\$6.00	\$6.00
Bank Confirmations		
Without Loans	\$16.00	\$16.00
With Loans	[- min. \$35.00 per hour -]	
Interest Paid Letters	\$20.00	\$20.00
Dormant Account Notices <i>(no charge to members under 18 years of age)</i>	\$15.00	\$15.00
Account Closings <i>(if closed within 90 days of opening)</i>	\$15.00	\$15.00
Bank Drafts		
U.S. Dollars	\$5.00	\$5.00
Tracing Bank Drafts	\$25.00	\$25.00
Bill Payments		
Carpathia Online	\$0.60	\$0.85
Carpathia-By-Phone	\$0.60	\$0.85
Paid In-Branch (<i>in Person</i>)	\$1.55	\$1.55
Pre-Authorized Payments	\$0.60	\$0.85
Tracing Bill Payments	\$12.50	\$12.50
Cash Handling		
Large Volume Cash Deposits	[- assessed on a per member basis -]	
Large Volume Coin Deposits	[- assessed on a per member basis -]	
Certification of Official Cheques		
by Carpathia Members	\$7.50	\$7.50
by Non-Members	\$17.00	\$17.00
Charge Backs		
If Cheques are Drawn on Depositor	\$5.25	\$5.25
	\$32.00	\$32.00
Cheques		
Certifications by Carpathia Members	\$5.25	\$5.25
Certifications by Non-Members	\$15.50	\$15.50
Drawn on Non-Chequing Accounts	\$7.50	\$7.50
Images	FREE	FREE
Returned NSF (<i>insufficient Funds</i>) Cheques	\$32.00	\$32.00
U.S. Cheque drawn on Canadian Chequing Accounts	\$7.50 USD	\$7.50 USD



Member Services	FEES PER TRANSACTION	
	Personal	Commercial
Cheques - Personalized Printing <i>(done in-branch)</i>		
Minimum Order <i>(Personal = 4) (Business = 12)</i>	\$2.50	\$7.50
48 cheques	\$12.00	\$27.50
100 cheques	\$15.00	\$40.00
200 cheques	\$25.00	\$50.00
Collections		
Cheques Received <i>(items returned from another financial institution)</i>	\$32.00	\$32.00
Cheques Sent On	\$15.00	\$15.00
Credit Checks <i>(Provided on Member's Behalf to a Third Party)</i>	—	\$20.00 each
Customer Automated Fund Transfers (CAFT)		
Set Up	—	\$30.00
Minimum Monthly Fee	—	\$17.50
Debits		
from Chequing (FREE for Gold Account Members) <i>(no waiver of service fee for compensating balances)</i>	\$0.60	\$0.85
from Savings (FREE for Gold Account Members) <i>(no waiver of service fee for compensating balances)</i>	\$0.60	\$0.85
from Investment Savings <i>(first debit of the month is free)</i>	\$1.50	\$1.50
INTERAC Direct Payments	\$0.60	\$0.85
Pre-Authorized Payments	\$0.60	\$0.85
U.S. Accounts (FREE for Gold Account Members) <i>(no waiver of service fee for compensating balances)</i>	\$0.75 USD	\$0.85 USD
Deposits In-Branch (* except e@ccess Chequing Account Members) <i>(interest is paid on closing daily balances greater than \$1,000)</i>	FREE	FREE
Duplicate Tax Receipts (T5s, T4RIFs, etc.)	\$5.00	\$5.00
Electronic Fund Transfers (EFTs) for Loan Payments	FREE	FREE
Garnishment Orders <i>(Required to Make Payments)</i>	\$25.00	\$25.00
Home Buyer's Program, Federal <i>(Early Redemption of RRSPs)</i>	\$25.00	\$25.00
In-Branch Withdrawals		
from Chequing	\$0.60	\$0.85
from Savings	\$0.60	\$0.85
from Investment Savings <i>(first debit of the month is free)</i>	\$1.50	\$1.50
from Term Deposits / GICs / RRSPs / RRIFs / TFSAs <i>(¹subject to penalties, loss of interest earnings and/or tax implications)</i>	FREE unless withdrawn before maturity ¹	
from U.S. Accounts	\$0.75 USD	\$0.85 USD
Investment Savings <i>(one free debit per month)</i>	\$1.50	\$1.50
Loan Applications		
Up to \$100,000	—	min. \$150.00
Greater than \$100,000	—	[- per loan basis -]



Member Banking Services Personal and Commercial Fees

Effective October 1, 2010

Member Services	FEES PER TRANSACTION	
	Personal	Commercial
Loan Payments		
Electronic Funds Transfers	FREE	FREE
Automatically from Carpathia Accounts	FREE	FREE
NSF Loan Payments	\$32.00	\$32.00
Returned Automatic Payments	\$5.00	\$5.00
Draft or Money Order Traces	\$25.00	\$25.00
Lost Member Card Replacement Fee	\$15.00	\$15.00
Mailing of Savings Statements (per year)		
In Canada	\$19.20	—
Outside Canada	\$27.00	—
Money Orders		
Canadian Funds	\$4.00	\$4.00
U.S. Funds (via Bank Drafts only)	\$5.00	\$5.00
U.S. American Express Drafts	\$5.00	\$5.00
Tracing Money Orders	\$25.00	\$25.00
Monthly Management / Administration		
Regular Chequing Accounts	\$1.50	\$4.50
All U.S. Accounts (FREE for Gold Account Members)	\$1.50 USD	\$4.50 USD
Monthly Statements (other than regular chequing accounts)		
Picked-Up in-Branch	FREE	FREE
Mailing — Per Month	\$1.60	\$2.60
Mailing — Per Year	\$19.20	\$31.20
Manual Statement Printings	\$2.00	\$2.00
Mortgages		
Appraisals		
Residential - Existing or New Construction (² plus \$45.00 + taxes + mileage outside city perimeter, if applicable)	Costs²	Costs²
PPR Registrations (throughout length of term)	\$10.00 per year [our costs]	
Mortgage Renewals		
Principle Residences	FREE	FREE
Revenue Properties	\$100.00	\$100.00
Discharges		
Mortgage Pay Outs	\$250.00	\$250.00
Mortgage Re-Advancements Through First Canadian Title (plus \$47.00 per discharge)	[- min. \$400.00 -]	
Mortgage Transfers Out	\$250.00	\$250.00
Night Deposit Disposable Bags	\$1.00 each	\$1.00 each
Non-Personalized Cheques Cleared	\$5.00	\$5.00
NSF Cheques Returned	\$32.00	\$32.00
Official Cheques	\$5.25	\$5.25
Certifications by Carpathia Members	\$7.50	\$7.50
Certifications by Non-Members	\$17.00	\$17.00

Please note: All rates and fees are subject to change without notice.
Standard fees apply to transactions over the package limits.



Member Banking Services Personal and Commercial Fees

Effective October 1, 2010

Member Services	FEES PER TRANSACTION	
	Personal	Commercial
Overdrafts (<i>Debits in Excess of Chequing Account Balances and/or Lines of Credit</i>)		
Automatic Transfers Required to Cover Overdrafts	\$2.00	\$2.00
Surcharges (³ plus line of credit interest @ prime + 9%)	\$5.00 ³	\$5.00 ³
Photocopying (<i>Maximum 10 copies</i>)	\$0.50 <i>per copy</i>	\$0.50 <i>per copy</i>
Post-Dated Cheques Held for Deposit	\$2.50	\$2.50
Pre-Authorized Debits	\$0.60	\$0.85
Printing of Statements on Request	\$2.00	\$2.00
Record Searches of Vouchers		
Current Month	FREE	FREE
Less than 90 but greater than 32 days	\$2.25 <i>each</i>	\$2.25 <i>each</i>
Over 90 days (<i>minimum charge \$15.00</i>)	[\$30.00 <i>per hour & \$1.00 per copy</i>]	
Registered Retirement Income Fund (RRIF) Payments (<i>Manual</i>) (⁴ FREE if credited to a Carpathia Credit Union account)	\$7.50 ⁴	\$7.50 ⁴
Registered Retirement Savings Plans (RRSPs)		
Early Redemption for Federal Homebuyer's Program	\$25.00	\$25.00
Transfers Out	\$50.00	\$50.00
Safety Deposit Boxes (<i>\$10.00 discount for Campus, Gold Account & Performance Plus Plan members</i>)	[Prices & sizes available on request]	
Keys Lost	\$20.00	\$20.00
Drilling Costs to Access Safety Deposit Box	[- min. \$100 plus taxes -]	
Safekeeping Charges	\$30.00 <i>per item</i>	\$30.00 <i>per item</i>
Stop Payments		
Complete Information	\$12.50	\$12.50
Incomplete Information	\$17.50	\$17.50
Tax Free Savings Accounts (TFSA s)		
Early Withdrawals (in whole or in part) (<i>subject to penalties and/or loss of interest earnings</i>)	[- assessed on a per member basis -]	
Transfers Out	\$50.00	\$50.00
Tax Receipt Duplicates (<i>T5s, T4RIFs, etc.</i>)	\$5.00	\$5.00
Tracings		
Bank Drafts or Money Orders	\$25.00	\$25.00
Bill Payments	\$12.50	\$12.50
Transfers		
Carpathia Online or Carpathia-By-Phone by ATM or In Person	FREE	FREE
by System (<i>to Cover Overdrafts</i>)	\$2.00	\$2.00
Transfer of Accounts (<i>by Order of Agent</i>)	\$27.50	\$27.50
Mortgage Transfers Out	\$250.00	\$250.00
RRSPs / RRIFs / TFSA s Transfers Out	\$50.00	\$50.00
Travellers' Cheques (<i>American Express®</i>)	[- no commission fees -]	

Please note: All rates and fees are subject to change without notice.
Standard fees apply to transactions over the package limits.



Member Services	FEES PER TRANSACTION	
	Personal	Commercial
U.S. Accounts		
Bank Drafts (USD)	\$5.00	\$5.00
Encashment U.S. Items - No U.S. Account	\$2.00	\$2.00
Monthly Maintenance (FREE for Gold Account Members) <i>(interest is paid on closing daily balances greater than \$1,000)</i>	\$1.50 USD	\$4.50 USD
Per U.S. Cheque or Debit	\$0.75 USD	\$0.85 USD
U.S. Cheques Drawn on Canadian Accounts	\$7.50 USD	\$7.50 USD
U.S. Account Withdrawals In-Branch <i>(in Person)</i>	\$0.75 USD	\$0.85 USD
Withdrawals		
Chequing, per debit <i>(no waiver of service fee for compensating balances)</i>	\$0.60	\$0.85
Savings, per debit <i>(no waiver of service fee for compensating balances)</i>	\$0.60	\$0.85
Investment Savings, per debit <i>(first debit of the month is free)</i>	\$1.50	\$1.50
Pre-Authorized Payments, per debit	\$0.60	\$0.85
U.S. Accounts, per debit	\$0.75 USD	\$0.85 USD

COMMERCIAL BUSINESS SERVICE PACKAGES

Bronze 25

For businesses averaging up to 25 transactions per month
([†] 26 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater.)

\$25.00 per month

Silver 50

For businesses averaging up to 50 transactions per month
([†] 51 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater.)

\$40.00 per month

Gold 75

For businesses averaging up to 75 transactions per month
([†] 76 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater.)

\$60.00 per month

Platinum 100

For businesses averaging up to 100 transactions per month
([†] 101 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater.)

\$80.00 per month

Commercial Business Department
3rd floor, 952 Main Street
Winnipeg, MB R2W 3P4



Member Banking Services Personal and Commercial Fees

Effective October 1, 2010

Member Services	FEES PER TRANSACTION	
	Personal	Commercial
LOW-FEE & NO-FEE PERSONAL MEMBER CHEQUING PACKAGES Carpathia Credit Union can simplify your personal chequing. Just select one of our convenient low-fee or no-fee member packages:		
Performance Plus Plan Our Premium Plus personal chequing account offers you convenience, peace of mind, and a wide variety of unlimited services. Performance Plus Plan – everything you've always wanted in a personal chequing account... <i>and more</i> .	\$12.45 per month	
Performance Plan Carpathia's Performance Plan personal chequing account provides member convenience by eliminating itemized service charges. This plan is designed for members who use their accounts moderately and prefer to pay one monthly fee.	\$7.45 per month	
e@ccess An e@ccess personal chequing account is designed for members who use electronic channels frequently and prefer this no-cost alternative. This account offers you a great interest rate with no monthly maintenance fee ⁵ . Our no-fee solution for your everyday on-line banking needs. <i>(⁵Some conditions apply. In-branch transactions subject to fees as noted herein.)</i>	FREE	

Carpathia Branches

North End

950 Main Street

(One block south of Selkirk Avenue)

Winnipeg, MB R2W 3P4

West Kildonan

Unit 80, 2200 McPhillips Street

(Across from Sears Garden City)

Winnipeg, MB R2V 3P4

North Kildonan

Unit 1, 1341 Henderson Highway

(At Springfield Road behind Pizza Hut)

Winnipeg, MB R2G 1M5

(204) **989-7400**

Fax (204) 589-2529

Email info@carpathiacu.mb.ca

Website www.carpathiacu.mb.ca

Please note: All rates and fees are subject to change without notice.
Standard fees apply to transactions over the package limits.



Member Services	FEES PER TRANSACTION	
	Personal	Commercial
Automatic Teller Machines (ATMs)		
Carpathia ATMs		
Deposits	FREE	FREE
Withdrawals	FREE	\$0.85
Manitoba Credit Union Network		
Deposits	FREE	—
Withdrawals	\$0.60	\$0.85
INTERAC Direct Payments (<i>Debits</i>)	\$0.60	\$0.85
INTERAC (<i>Canada</i>)	\$1.50	\$1.50
CIRRUS (<i>United States</i>)	\$3.00	\$3.00
CIRRUS (<i>International</i>)	\$6.00	\$6.00
Bank Confirmations		
Without Loans	\$16.00	\$16.00
With Loans	[- min. \$35.00 per hour -]	
Interest Paid Letters	\$20.00	\$20.00
Dormant Account Notices <i>(no charge to members under 18 years of age)</i>	\$15.00	\$15.00
Account Closings <i>(if closed within 90 days of opening)</i>	\$15.00	\$15.00
Bank Drafts		
U.S. Dollars	\$5.00	\$5.00
Tracing Bank Drafts	\$25.00	\$25.00
Bill Payments		
Carpathia Online	\$0.60	\$0.85
Carpathia-By-Phone	\$0.60	\$0.85
Paid In-Branch (<i>in Person</i>)	\$1.55	\$1.55
Pre-Authorized Payments	\$0.60	\$0.85
Tracing Bill Payments	\$12.50	\$12.50
Cash Handling		
Large Volume Cash Deposits	[- assessed on a per member basis -]	
Large Volume Coin Deposits	[- assessed on a per member basis -]	
Certification of Official Cheques		
by Carpathia Members	\$7.50	\$7.50
by Non-Members	\$17.00	\$17.00
Charge Backs		
If Cheques are Drawn on Depositor	\$5.25	\$5.25
	\$32.00	\$32.00
Cheques		
Certifications by Carpathia Members	\$5.25	\$5.25
Certifications by Non-Members	\$15.50	\$15.50
Drawn on Non-Chequing Accounts	\$7.50	\$7.50
Images	FREE	FREE
Returned NSF (<i>iNSufficient Funds</i>) Cheques	\$32.00	\$32.00
U.S. Cheque drawn on Canadian Chequing Accounts	\$7.50 USD	\$7.50 USD



Member Services	FEES PER TRANSACTION	
	Personal	Commercial
Cheques - Personalized Printing <i>(done in-branch)</i>		
Minimum Order <i>(Personal = 4) (Business = 12)</i>	\$2.50	\$7.50
48 cheques	\$12.00	\$27.50
100 cheques	\$15.00	\$40.00
200 cheques	\$25.00	\$50.00
Collections		
Cheques Received <i>(items returned from another financial institution)</i>	\$32.00	\$32.00
Cheques Sent On	\$15.00	\$15.00
Credit Checks <i>(Provided on Member's Behalf to a Third Party)</i>	—	\$20.00 each
Customer Automated Fund Transfers (CAFT)		
Set Up	—	\$30.00
Minimum Monthly Fee	—	\$17.50
Debits		
from Chequing (FREE for Gold Account Members) <i>(no waiver of service fee for compensating balances)</i>	\$0.60	\$0.85
from Savings (FREE for Gold Account Members) <i>(no waiver of service fee for compensating balances)</i>	\$0.60	\$0.85
from Investment Savings <i>(first debit of the month is free)</i>	\$1.50	\$1.50
INTERAC Direct Payments	\$0.60	\$0.85
Pre-Authorized Payments	\$0.60	\$0.85
U.S. Accounts (FREE for Gold Account Members) <i>(no waiver of service fee for compensating balances)</i>	\$0.75 USD	\$0.85 USD
Deposits In-Branch (* except e@ccess Chequing Account Members) <i>(interest is paid on closing daily balances greater than \$1,000)</i>	FREE	FREE
Duplicate Tax Receipts (T5s, T4RIFs, etc.)	\$5.00	\$5.00
Electronic Fund Transfers (EFTs) for Loan Payments	FREE	FREE
Garnishment Orders <i>(Required to Make Payments)</i>	\$25.00	\$25.00
Home Buyer's Program, Federal <i>(Early Redemption of RRSPs)</i>	\$25.00	\$25.00
In-Branch Withdrawals		
from Chequing	\$0.60	\$0.85
from Savings	\$0.60	\$0.85
from Investment Savings <i>(first debit of the month is free)</i>	\$1.50	\$1.50
from Term Deposits / GICs / RRSPs / RRIFs / TFSAs <i>(¹subject to penalties, loss of interest earnings and/or tax implications)</i>	FREE unless withdrawn before maturity ¹	
from U.S. Accounts	\$0.75 USD	\$0.85 USD
Investment Savings <i>(one free debit per month)</i>	\$1.50	\$1.50
Loan Applications		
Up to \$100,000	—	min. \$150.00
Greater than \$100,000	—	[- per loan basis -]



Member Banking Services Personal and Commercial Fees

Effective October 1, 2010

Member Services	FEES PER TRANSACTION	
	Personal	Commercial
Loan Payments		
Electronic Funds Transfers	FREE	FREE
Automatically from Carpathia Accounts	FREE	FREE
NSF Loan Payments	\$32.00	\$32.00
Returned Automatic Payments	\$5.00	\$5.00
Draft or Money Order Traces	\$25.00	\$25.00
Lost Member Card Replacement Fee	\$15.00	\$15.00
Mailing of Savings Statements (per year)		
In Canada	\$19.20	—
Outside Canada	\$27.00	—
Money Orders		
Canadian Funds	\$4.00	\$4.00
U.S. Funds (via Bank Drafts only)	\$5.00	\$5.00
U.S. American Express Drafts	\$5.00	\$5.00
Tracing Money Orders	\$25.00	\$25.00
Monthly Management / Administration		
Regular Chequing Accounts	\$1.50	\$4.50
All U.S. Accounts (FREE for Gold Account Members)	\$1.50 USD	\$4.50 USD
Monthly Statements (other than regular chequing accounts)		
Picked-Up in-Branch	FREE	FREE
Mailing — Per Month	\$1.60	\$2.60
Mailing — Per Year	\$19.20	\$31.20
Manual Statement Printings	\$2.00	\$2.00
Mortgages		
Appraisals		
Residential - Existing or New Construction (² plus \$45.00 + taxes + mileage outside city perimeter, if applicable)	Costs²	Costs²
PPR Registrations (throughout length of term)	\$10.00 per year [our costs]	
Mortgage Renewals		
Principle Residences	FREE	FREE
Revenue Properties	\$100.00	\$100.00
Discharges		
Mortgage Pay Outs	\$250.00	\$250.00
Mortgage Re-Advancements Through First Canadian Title (plus \$47.00 per discharge)	[- min. \$400.00 -]	
Mortgage Transfers Out	\$250.00	\$250.00
Night Deposit Disposable Bags	\$1.00 each	\$1.00 each
Non-Personalized Cheques Cleared	\$5.00	\$5.00
NSF Cheques Returned	\$32.00	\$32.00
Official Cheques	\$5.25	\$5.25
Certifications by Carpathia Members	\$7.50	\$7.50
Certifications by Non-Members	\$17.00	\$17.00

Please note: All rates and fees are subject to change without notice.
Standard fees apply to transactions over the package limits.



Member Services	FEES PER TRANSACTION	
	Personal	Commercial
Overdrafts (<i>Debits in Excess of Chequing Account Balances and/or Lines of Credit</i>)		
Automatic Transfers Required to Cover Overdrafts	\$2.00	\$2.00
Surcharges (³ plus line of credit interest @ prime + 9%)	\$5.00 ³	\$5.00 ³
Photocopying (<i>Maximum 10 copies</i>)	\$0.50 per copy	\$0.50 per copy
Post-Dated Cheques Held for Deposit	\$2.50	\$2.50
Pre-Authorized Debits	\$0.60	\$0.85
Printing of Statements on Request	\$2.00	\$2.00
Record Searches of Vouchers		
Current Month	FREE	FREE
Less than 90 but greater than 32 days	\$2.25 each	\$2.25 each
Over 90 days (<i>minimum charge \$15.00</i>)	[\$30.00 per hour & \$1.00 per copy]	
Registered Retirement Income Fund (RRIF) Payments (<i>Manual</i>) (⁴ FREE if credited to a Carpathia Credit Union account)		
	\$7.50 ⁴	\$7.50 ⁴
Registered Retirement Savings Plans (RRSPs)		
Early Redemption for Federal Homebuyer's Program	\$25.00	\$25.00
Transfers Out	\$50.00	\$50.00
Safety Deposit Boxes (<i>\$10.00 discount for Campus, Gold Account & Performance Plus Plan members</i>)		
	[Prices & sizes available on request]	
Keys Lost	\$20.00	\$20.00
Drilling Costs to Access Safety Deposit Box	[- min. \$100 plus taxes -]	
Safekeeping Charges	\$30.00 per item	\$30.00 per item
Stop Payments		
Complete Information	\$12.50	\$12.50
Incomplete Information	\$17.50	\$17.50
Tax Free Savings Accounts (TFSA s)		
Early Withdrawals (in whole or in part) (<i>subject to penalties and/or loss of interest earnings</i>)	[- assessed on a per member basis -]	
Transfers Out	\$50.00	\$50.00
Tax Receipt Duplicates (<i>T5s, T4RIFs, etc.</i>)	\$5.00	\$5.00
Tracings		
Bank Drafts or Money Orders	\$25.00	\$25.00
Bill Payments	\$12.50	\$12.50
Transfers		
Carpathia Online or Carpathia-By-Phone by ATM or In Person	FREE	FREE
by System (<i>to Cover Overdrafts</i>)	\$2.00	\$2.00
Transfer of Accounts (<i>by Order of Agent</i>)	\$27.50	\$27.50
Mortgage Transfers Out	\$250.00	\$250.00
RRSPs / RRIFs / TFSAs Transfers Out	\$50.00	\$50.00
Travellers' Cheques (<i>American Express®</i>)	[- no commission fees -]	



Member Services	FEES PER TRANSACTION	
	Personal	Commercial
U.S. Accounts		
Bank Drafts (USD)	\$5.00	\$5.00
Encashment U.S. Items - No U.S. Account	\$2.00	\$2.00
Monthly Maintenance (FREE for Gold Account Members) <i>(interest is paid on closing daily balances greater than \$1,000)</i>	\$1.50 USD	\$4.50 USD
Per U.S. Cheque or Debit	\$0.75 USD	\$0.85 USD
U.S. Cheques Drawn on Canadian Accounts	\$7.50 USD	\$7.50 USD
U.S. Account Withdrawals In-Branch <i>(in Person)</i>	\$0.75 USD	\$0.85 USD
Withdrawals		
Chequing, per debit <i>(no waiver of service fee for compensating balances)</i>	\$0.60	\$0.85
Savings, per debit <i>(no waiver of service fee for compensating balances)</i>	\$0.60	\$0.85
Investment Savings, per debit <i>(first debit of the month is free)</i>	\$1.50	\$1.50
Pre-Authorized Payments, per debit	\$0.60	\$0.85
U.S. Accounts, per debit	\$0.75 USD	\$0.85 USD

COMMERCIAL BUSINESS SERVICE PACKAGES

Bronze 25

For businesses averaging up to 25 transactions per month
([†] 26 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater.)

\$25.00 per month

Silver 50

For businesses averaging up to 50 transactions per month
([†] 51 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater.)

\$40.00 per month

Gold 75

For businesses averaging up to 75 transactions per month
([†] 76 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater.)

\$60.00 per month

Platinum 100

For businesses averaging up to 100 transactions per month
([†] 101 or more transactions in any given month will be levied \$0.90 per transaction or the standard service fee, whichever is greater.)

\$80.00 per month

Commercial Business Department
3rd floor, 952 Main Street
Winnipeg, MB R2W 3P4



Member Banking Services Personal and Commercial Fees

Effective October 1, 2010

Member Services	FEES PER TRANSACTION	
	Personal	Commercial
LOW-FEE & NO-FEE PERSONAL MEMBER CHEQUING PACKAGES Carpathia Credit Union can simplify your personal chequing. Just select one of our convenient low-fee or no-fee member packages:		
Performance Plus Plan Our Premium Plus personal chequing account offers you convenience, peace of mind, and a wide variety of unlimited services. Performance Plus Plan – everything you've always wanted in a personal chequing account... <i>and more</i> .	\$12.45 per month	
Performance Plan Carpathia's Performance Plan personal chequing account provides member convenience by eliminating itemized service charges. This plan is designed for members who use their accounts moderately and prefer to pay one monthly fee.	\$7.45 per month	
e@ccess An e@ccess personal chequing account is designed for members who use electronic channels frequently and prefer this no-cost alternative. This account offers you a great interest rate with no monthly maintenance fee ⁵ . Our no-fee solution for your everyday on-line banking needs. <i>(⁵Some conditions apply. In-branch transactions subject to fees as noted herein.)</i>	FREE	

Carpathia Branches

North End

950 Main Street

(One block south of Selkirk Avenue)

Winnipeg, MB R2W 3P4

West Kildonan

Unit 80, 2200 McPhillips Street

(Across from Sears Garden City)

Winnipeg, MB R2V 3P4

North Kildonan

Unit 1, 1341 Henderson Highway

(At Springfield Road behind Pizza Hut)

Winnipeg, MB R2G 1M5

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Please note: All rates and fees are subject to change without notice.
Standard fees apply to transactions over the package limits.