



Personal Accounts and Service Fees

Effective July 1, 2020



**BANKING
WITH
PURPOSE**

BANKING TAILORED TO YOU

At Kindred, we provide cooperative banking that connects values and faith with finances, inspiring peaceful, just, and prosperous communities. We understand that your banking preferences are as unique as you are. Our friendly staff pride themselves on knowing you and understanding your needs so that you receive the best service possible!

WAYS TO BANK

In-branch

If you prefer face-to-face interactions when you bank, we encourage you to use our in-branch services. Don't like reading your account transactions on a smartphone? Or maybe you choose not to own a computer? We will mail your account statements to your home at no charge!

ATM

Kindred has conveniently located ATMs at each of our branches. Your *MEMBER CARD*[®] debit card gives you access to your accounts at ATMs across Canada and around the world!

Drop Box

All of our branches have a Drop Box, much like a library book deposit. The Drop Box is available 24/7 and you can use it to deposit cash and cheques, as well as transfer slips, signed documents, and information for our Investment or Lending staff members. Simply place your deposit in an envelope and include a note with your name, member number, and the account you'd like your funds deposited into; ensure the envelope is sealed; and drop it in the depository.

Mobile

Mobile App – The Kindred Mobile App is available on iPhone and Android[™] devices. With a host of convenient features, including Deposit Anywhere[™] which allows you to deposit your cheques with a snap, Mobile App is a fast and secure way to handle everyday banking wherever and whenever it suits you.

Mobile Web – An optimized version of kindredcu.com for any type of smartphone, allowing you to bank on the go! *MemberDirect*[®] Mobile Web delivers the same high level of security and functionality and you can easily access account activity and perform transactions without the need to pinch, scroll, or zoom.

Online

Convenient, easy, and secure. With *MemberDirect* Online Banking you can manage your daily banking from your computer.

Phone

Bank at your convenience using a touch-tone phone with *MemberDirect* Phone Banking available 24 hours a day, 7 days a week. Simply phone 1.844.320.5380.

On-Site Services

In addition to our branches, we offer a weekly presence at six seniors' residences to help residents bank in the comfort of their own home environment.

Extended Area Services

Because we're committed to our rural communities, we offer toll-free phone numbers and provide postage-paid envelopes to our distance members. We also have four drop boxes where rural members can make non-cash deposits.

Personal Access Code for Banking

Mobile, Online, and Phone Banking require a Personal Access Code (PAC). If you don't know your PAC, or have forgotten, please call or visit your local branch.

How is Kindred different?

Our values of compassion, integrity, and stewardship are at the core of what we do at Kindred. Please visit kindredcu.com or speak with your local branch staff for details about our many values-based products!

CHEQUING PLANS

We offer members personal chequing plans that are competitively priced and make managing your daily banking easier.

Our combination savings and chequing accounts earn tiered interest based on the minimum daily balance. When you maintain a minimum monthly balance of \$3,000, all transaction fees¹ and the monthly access fee are waived.

Flex – No monthly access fee

This pay-as-you-go option lets you pay for services as you use them (see the Service Fees section, starting on page 6).

Generations – No monthly access fee

This plan provides youth, student, and senior members the flexibility and convenience you need.

For members:

- Age 17 and under;
- Age 18 to 25 enrolled in school;
- Age 60 and over, including joint accounts when either member is age 60 or over.

Unlimited free services include:

- Bill payments (*MemberDirect* Online and Phone Banking and Kindred ATMs)
- Cheque clearing
- Withdrawals (Kindred ATMs)
- Personalized cheque orders
- Pre-authorized debit transactions

25 free transactions² per month including:

- ATM withdrawals (*ACCULINK*,[®] *Interac*,[®] *THE EXCHANGE*[®])³
- *Interac* eTransfers
- *Interac* Online Payments
- *Interac* point-of-sale purchases
- Over-the-counter bill payments

Value – Monthly access fee \$10.95

This plan includes **any combination of 25** of the following services each month for a low monthly fee:²

- ATM withdrawals (*ACCULINK*, *Interac*, *THE EXCHANGE*)³
- Bill payments (*MemberDirect* Online and Phone banking and Kindred ATMs)
- Cheque clearing
- *Interac* eTransfers
- *Interac* Online Payments
- *Interac* point-of-sale purchases
- Pre-authorized debit transactions

Unlimited – Monthly access fee \$16.95

This full-service plan offers **unlimited** access to the following services on your personal chequing account:

- ATM withdrawals (*ACCULINK*, *Interac*, *THE EXCHANGE*, and *Kindred*)³
- Bill payments (*MemberDirect* Online and Phone banking, *Kindred* ATMs, and in branch)
- Cheque clearing
- *Interac* eTransfers
- *Interac* Online Payments
- *Interac* point-of-sale purchases
- Pre-authorized debit transactions

Refugee Settlement Account – No monthly access fee

Privately sponsored, government sponsored, and refugee claimants are eligible for the following benefits:

- Membership shares of \$25 covered
- Free chequing account for 12 months, covering standard daily transactions (does not include overdraft or NSF charges)
- Debit card, online banking, and mobile banking
- First 50 cheques free of charge
- Assistance in setting up pre-authorized deposits and debits

SAVINGS ACCOUNTS

Interest on all savings accounts is calculated daily and paid monthly.

CUBILL® Savings

This tiered savings account earns interest based on your minimum daily balance. On balances between \$10,000 and \$49,999 interest is earned at the tiered rate on the entire amount. Balances of \$50,000 and over earn a premium rate on the amount within the tier.

High Interest Savings Account

This account lets you have access to your money when you need it. Get ONE free debit (withdrawal, transfer, bill payment, or electronic debit) per month; additional debits are \$5.00. No minimum deposit required.

Plan 24 Savings

This interest-bearing savings account pays interest based on your minimum daily balance. You can make periodic withdrawals without losing interest income.

USD Account

This account offers tiered daily interest savings in US Dollars (USD). There is an option to write cheques in USD; a US\$1.50 fee applies for each US cheque cleared, with a minimum monthly fee of US\$5.00.

Chequing Plan Comparison Chart

	Flex	Generations Includes any 25 red transactions for free
Monthly fee	pay-as-you-go	FREE
Minimum monthly balance required for all fees to be waived. Does not apply to immediate fees indicated by *.	\$3,000	\$3,000
▶▶ In Branch Transactions		
Bill payments	\$1.50	\$1.50 ⁴
Deposits, withdrawals, and transfers	included	included
Drafts (CAD, USD, and International)	\$7.50*	\$7.50*
Certified cheques (CAD)	\$7.50*	\$7.50*
▶▶ Self-Serve Transactions		
Bill payments (MemberDirect Online and Phone Banking and Kindred ATMs)	\$0.80	included
Cheque clearing	\$0.80	included
Cheque images returned	\$0.30	\$0.30
Interac eTransfers	\$0.80	\$0.80 ⁴
Interac Online Payments	\$0.80	\$0.80 ⁴
Pre-authorized debit transactions	\$0.80	included
▶▶ Card Transactions		
ATM deposits, transfers, and inquiries (Kindred, ACCULINK, and THE EXCHANGE)	included	included
ATM withdrawals (ACCULINK, THE EXCHANGE)	\$0.80	\$0.80 ⁴
ATM withdrawals (Interac)	\$1.00	\$1.00 ⁴
ATM withdrawals (Kindred)	included	included
ATM withdrawals (US or international ATM)	\$3.00	\$3.00
Interac Point-of-sale purchases	\$0.80	\$0.80 ⁴
▶▶ Other		
NSF cheque returned	\$45*	\$45*
Overdraft penalty (unauthorized)	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*
Paper statements and e-statements (monthly or quarterly)	included	included
Personalized cheque orders	supplier's cost*	included

[†]The Refugee Settlement account applies to the first 12 months of membership. See details on page 5.

Unlimited	Value Includes any 25 red transactions for free	Refugee Settlement†	USD Account ⁶
\$16.95	\$10.95	FREE	\$5.00 minimum per month for chequing
\$3,000	\$3,000	n/a	n/a

included	\$1.50	included	n/a
included	included	included	included
\$7.50*	\$7.50*	included	\$7.50*
\$7.50*	\$7.50*	included	n/a

included	\$0.80 ⁴	included	n/a
included	\$0.80 ⁴	included	\$1.50
included	\$0.30 ⁴	included	included
included	\$0.80 ⁴	included	n/a
included	\$0.80 ⁴	included	n/a
included	\$0.80 ⁴	included	\$0.80

included	included	included	n/a
included	\$0.80 ⁴	included	n/a
included	\$1.00 ⁴	included	n/a
included	included	included	n/a
\$3.00	\$3.00	\$3.00	n/a
included	\$0.80 ⁴	included	\$0.80

\$45*	\$45*	\$45*	\$45*
\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*
included	included	included	included
supplier's cost*	supplier's cost*	First 50 included, then supplier's cost*	supplier's cost*

ADDITIONAL DAILY BANKING PRODUCTS

Mastercard® Credit Cards

From Tap & Go®, AutoPay, and Zero Liability fraud and purchase protection, to rewards and cash-back, Kindred's suite of Business and Personal Mastercard credit cards work as hard as you do.

Did you know?

For every dollar you spend on your Mastercard, we contribute to the Kindred Charitable Fund. It's just another way we're #BankingWithPurpose!

For more information on Kindred's suite of Mastercard credit cards, visit kindredcu.com/Mastercard.

GUIDELINES FOR SETTING SERVICE FEES

Kindred's Board of Directors has established the following four guidelines for setting service fees:

1. Members using the same service are to receive fair and equitable treatment.
2. Members in extraordinary circumstances may receive extraordinary consideration.
3. It is important that members perceive service fees as fair and competitive, and that value is received for the service rendered, including paying their fair share of costs for the services used.
4. Charges and fees may be set to stimulate the usage of certain services or to deter undesirable practices, such as the writing of NSF cheques.

NOTE: This service fee schedule includes the most common fees; other service fees may apply. Call or visit your local branch if you have any questions.

All fees are charged in the currency of the account.

Account and Funds Confirmation

Account Research	\$10.00 - \$20.00/hr ⁸
Auditor's Confirmation (requested by member or accountant)	\$30.00 ⁸
Third Party Credit Inquiry (requested by member)	\$15.00 ⁸
Verification of Account Balances (written)	\$20.00 ⁸
Verification of Funds Available (auction day verification)	\$25.00 - \$75.00 ⁸

Automated Teller Machine (ATM) Deposits, Transfers, and Inquiries

Kindred, ACCULINK/THE EXCHANGE ATMs	No charge
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ATM Withdrawals⁷

Kindred ATMs	No charge
ACCULINK/THE EXCHANGE ATMs	\$0.80
Interac network ATMs	\$1.00
US and International (Plus and THE EXCHANGE ATMs)	\$3.00

Bill Payments⁷

In branch	\$1.50
Kindred ATM	\$0.80
MemberDirect Online and Phone banking	\$0.80
Payment trace	\$20.00

Cards

Member Card replacement	\$10.00
Member Card PIN change at Kindred ATM	No charge

Cheques

Canadian cheque payable in USD ⁹	\$10.00
Certified cheque	
Member	\$7.50
Non-member	\$25.00
Chargebacks (cheques returned to member)	\$5.00
Cheque clearing (includes pre-authorized cheques)	
Personal	\$0.80
USD Account	\$1.50
Cheque images returned with statement	
Personal	\$0.30/chq
Cheque order	
Counter cheques ¹²	\$1.00 ⁸
Personalized	Cost varies
Copy of cheque deposited by member	\$20.00/hr (min. \$10.00) ⁸

Cheques continued...

Copy of cheque written by member	\$2.50/chq for first 15 chqs; \$1.50/chq thereafter ⁸
Stop cheque	
In-branch	\$12.50
MemberDirect online	\$8.50
Unencoded cheque	
Member	\$5.00
Non-member	\$25.00

Collection Items

Foreign currency items	\$50.00 ⁸
Letter handling	\$20.00 ⁸

Deposits, Withdrawals,⁷ and Transfers⁷ – in branch	No Charge
Foreign Currency USD	No Charge
Other Foreign Currency	\$15.00

Drafts^{6,7}

Canadian	\$7.50
International	\$7.50
US Dollars	\$7.50

Electronic Item Clearing⁷

Interac Online Payment	\$0.80
Interac Point-of-Sale purchase	\$0.80
Pre-Authorized Debit (PAD)	
PAD transaction	\$0.80
Reimbursement claim	\$7.00
Trace	\$20.00
Stop payments	\$12.50
MemberDirect online	\$8.50

Loans and Mortgages

Blend/extend administration ¹¹	\$100.00
Bridge financing (residential properties)	\$250.00
Construction mortgage administration/handling (per draw)	\$125.00
Non-processed loan payment	\$5.00
Late loan payment (per transfer)	\$10.00
Letter of Credit	greater of \$200.00 or 1/8 of 1% of authorized amount
Missing/late reports	\$100.00 – \$200.00

Loans and Mortgages continued...

Mortgage payout processing	\$200.00
Mortgage renewal late charge	\$75.00
PPSA	
Amendments	\$20.00
Partial discharge	\$20.00
Registration ⁹	\$75.00 – \$150.00
Search (requested by the member)	\$25.00 ⁸
Property Evaluation – Lender Report	\$125.00
Property search prior to re-advancement of collateral mortgage	\$44.00
Registration of mortgage discharge (per charge)	\$175.00

Membership

Estate administration	No charge
Inactive notice / Dormant membership	Cost varies
Membership closure	\$25.00
Relocate to another Kindred branch	No charge

Other Services

Postdated Items	No charge
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Overdraft Protection

Coverdraft Transfer (per day when utilized)	\$5.00
Item returns	
NSF item	\$5.00
NSF item (item returned)	\$45.00
For other reasons ⁹	\$7.00
Transfer – manual	\$10.00
Unauthorized penalty	24% interest

Safety Deposit Boxes (measured in inches)

1.5 x 5	\$40.00 ⁸
2.5 x 5	\$50.00 ⁸
3.25 x 5	\$60.00 ⁸
2.5 x 10	\$70.00 ⁸
5 x 5	\$70.00 ⁸
10 x 5	\$105.00 ⁸
Box maintenance	
Drilling	\$200.00
Replacement key	\$25.00

Statements and Forms

Current transaction print-out	\$2.00
MemberDirect e-Statement	No charge
Mini-statement at Kindred ATM	No charge
Monthly or quarterly	No charge
Replacement copy (printed in branch)	\$5.00
Replacement copy (special order)	\$20.00

Transfer Funds⁷

Account transfer to other financial institution	\$30.00
Between accounts ¹³	
In-branch or by telephone	No charge
MemberDirect online and phone banking	No charge
Interac eTransfer – receive funds	No charge
– send or request funds	\$0.80
Registered investment transfers to other financial institutions	\$100.00
Partial transfer out from RESP	\$195.00 ⁹

Wire Funds

Amendments and traces	\$30.00
Incoming ⁹	
Canadian/foreign funds	\$3.50 + Central 1 cost (varies)
US funds ¹⁰	\$6.00 + Central 1 cost (varies)
Outgoing ⁹	
Canadian/foreign funds	\$20.00 + Central 1 cost (varies)
US funds ¹⁰	\$20.00 + Central 1 cost (varies)

We also offer the following for your convenience:

- Account Inquiries
 - Assistance with moving your accounts to Kindred
 - Canada Savings Bonds and Ontario Savings Bonds redemptions
 - Direct deposit payroll
 - Federal government payments
 - Citizenship and immigration payments
 - CRA payments (tax remittances)
 - Direct deposit
 - Mastercard cash advances and payments
 - Night deposits
 - Travel insurance
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- ¹ Applies to month-end fees. Does not apply to immediate fees.
- ² Service fees apply to each additional transaction not included in the plan.
- ³ Does not apply to US and International ATM transactions.
- ⁴ Service fee after maximum free transactions.
- ⁵ Does not apply to youth membership accounts.
- ⁶ Fees charged in the currency of the account.
- ⁷ For High Interest Savings Account, charges may apply.
- ⁸ Subject to HST.
- ⁹ Fees include direct charges from external service providers such as Central 1, CGI, and Collabria. These charges are beyond Kindred's control and may change without notice.
- ¹⁰ Fees for wires sent and received in USD funds are charged in USD.
- ¹¹ Fee is not charged when additional funds are being issued.
- ¹² To supply minimum of four when a member has not reordered a new supply.
- ¹³ Phone transfers must be a minimum of \$100.00 or the balance of the account.

® Kindred Credit Union Limited is an authorized user of the marks.

™ All trade-marks are the property of their respective owners.



*Cooperative banking that connects values and faith with finances,
inspiring peaceful, just, and prosperous communities.*

24hr ATMs are available at each of our branch locations.

Aylmer 519.773.9559 | 877.773.6728

Elmira 519.669.1529 | 800.265.1994

Kitchener 519.576.7220 | 800.565.6801

Leamington 519.326.8601 | 888.285.5501

Milverton 519.595.8796 | 800.952.2217

Mount Forest 519.509.6728 | 888.509.6728

New Hamburg 519.662.3550 | 800.567.4047

Waterloo 519.746.1770 | 800.265.4513

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