

CHEQUING	PAY AS YOU GO	HMECU BASIC	HMECU INFINITE	HMECU DIGITAL	USD CHEQUING
FEES AND STANDARD SERVICES					
Monthly Fee ¹	N/A	\$7.95	\$18.95	\$11.95	N/A
Transactions Included in Monthly Fee <i>*Accounts exceeding the monthly transaction limit are charged per additional transaction, see the chart below the corresponding account type.</i>	Pay per transaction online or in-branch	30 electronic transactions per month including debit card purchases, Interac e-transfers, online bill payments, cheque clearing, EFTs 5 in-branch transactions (any transaction type)	Unlimited transactions including debit card purchases, Interac e-transfers, online bill payments, cheque clearing, EFTs ² Unlimited in-branch transactions	Free electronic transactions including debit card purchases, Interac e-transfers, online bill payments, cheque clearing, EFTs Pay per transaction in-branch	2 Free Self-Serve or In-Branch Transactions
Cheque Clearing Fee	\$0.75	\$0.75*	INCLUDED	INCLUDED	N/A
EFTs	\$0.75	\$0.75*	INCLUDED	INCLUDED	\$1.00
IN BRANCH TRANSACTIONS					
In Branch Withdrawal/Transfer	\$0.75	\$0.75*	INCLUDED	\$0.75	\$1.00
In Branch Bill Payment	\$1.50	\$1.50*	INCLUDED	\$1.50	N/A
INTERNET BANKING					
Transfer	FREE	FREE	FREE	FREE	FREE
Bill Payment	\$0.50	\$0.50*	INCLUDED	FREE	N/A
E-Transfer Debit	\$1.00	\$1.00*	INCLUDED ³	FREE	N/A
E-Transfer Requestor Fee	\$1.00	\$1.00*	\$1.00	\$1.00	N/A
ATM/POS WITHDRAWALS					
HMECU ATM	FREE ³	FREE ³	FREE ³	FREE ³	N/A
Exchange Network ATM	FREE ³	FREE ³	FREE ³	FREE ³	N/A
Interac (Non-Exchange Network) ATM ⁴	\$1.50	\$1.50	\$1.50	\$1.50	N/A
US ATM	\$3.00	\$3.00	\$3.00	\$3.00	N/A
International ATM	\$5.00	\$5.00	\$5.00	\$5.00	N/A
POS	\$0.75	\$0.75*	INCLUDED	INCLUDED	N/A

¹Members aged 60 and over and students aged 24 and under receive a \$6.95 monthly discount on HMECU Basic chequing account package and a \$1 e-statement credit. The total monthly discount is \$7.95.

²HMECU Infinite includes up to 100 Interac e-transfers per month. Standard fees apply outside of the 100 included.

³Dependent on your package inclusions

⁴Interac ATM (Non-Exchange Network) fee does not include fees charged by other financial institutions or ATMs. For a list of fee free ATM locations visit [The Exchange Network of Surcharge-free ATMs](#)