

<b>CHEQUING</b>	<b>PAY AS YOU GO</b>	<b>HMECU BASIC</b>	<b>HMECU INFINITE</b>	<b>HMECU DIGITAL</b>	<b>USD CHEQUING</b>
<b>FEES AND STANDARD SERVICES</b>					
Monthly Fee <sup>1</sup>	N/A	\$7.95	\$18.95	\$11.95	N/A
Transactions Included in Monthly Fee	Pay per transaction online or in-branch	30 free 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 <sup>2</sup>  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
Monthly Statement Fee	If e-statement - \$1.00 discount Print - \$2.00 charge	If e-statement - \$1.00 discount Print - \$2.00 charge	If e-statement - \$1.00 discount Print - \$2.00 charge	If e-statement - \$1.00 discount Print - \$2.00 charge	If e-statement - \$1.00 discount Print - \$2.00 charge
In Branch Print Statement Fee	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Cheque Clearing Fee	\$0.75	\$0.75	INCLUDED	INCLUDED	N/A
EFTs	\$0.75	\$0.75	INCLUDED	INCLUDED	\$1.00
<b>IN BRANCH TRANSACTIONS</b>					
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
<b>INTERNET BANKING</b>					
Transfer	FREE	FREE	FREE	FREE	FREE
Bill Payment	\$0.50	\$0.50	INCLUDED	FREE	N/A
E-Transfer Debit	\$1.00	\$1.00	INCLUDED <sup>3</sup>	\$1.00	N/A
E-Transfer Requestor Fee	\$1.00	\$1.00	\$1.00	\$1.00	N/A
<b>ATM/POS WITHDRAWALS</b>					
HMECU ATM	FREE <sup>3</sup>	FREE <sup>3</sup>	FREE <sup>3</sup>	FREE <sup>3</sup>	N/A
Exchange Network ATM	FREE <sup>3</sup>	FREE <sup>3</sup>	FREE <sup>3</sup>	FREE <sup>3</sup>	N/A
Interac (Non Exchange Network) ATM <sup>4</sup>	\$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

<sup>1</sup>Age waiver: Members aged 60 and over and students aged 24 and under receive a \$6.95 monthly discount on any chequing account package (does not apply to Pay As You Go or USD Chequing accounts).

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

<sup>3</sup>Dependent on your package inclusions

<sup>4</sup>Interac ATM (Non Exchange Network) fee does not include fees charged by other financial institutions or ATMs. To avoid ATM fees, go to our **Branches & ATMs** page for all free of charge ATMs near you.