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	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[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
Statement Fee (mailed or in-branch)[5]	$2.50	$2.50	$2.50	$2.50	$2.50
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	$3.50	$3.50	$3.50	$3.50	N/A
International ATM	$5.00	$5.00	$5.00	$5.00	N/A
POS	$0.75	$0.75	INCLUDED	INCLUDED	N/A

[1] Age waiver, Members aged 60 and over, and students aged 24 and under, receive a $6.95 monthly discount on HMECU chequing account packages. Members aged 60 and over, and students aged 24 and under, receive a $1 e-statement rebate on HMECU Basic chequing packages when opting to receive electronic monthly statements.
[2]HMECU Infinite includes up to 100 Interac e-transfers per month. Standard fees apply outside of the 100 included.
[3]Dependent on your package inclusions
[4]Interac 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
[5]A $2.50 monthly statement fee applies when the registered owner of the Chequing account is not enrolled in electronic statements.