SAVINGS	EVERYDAY SAVINGS	INVESTOR SAVINGS	USD SAVINGS
FEES AND STANDARD SERVICES			
Monthly Fee	N/A	N/A	N/A
Transactions Included in Monthly Fee	N/A	N/A	2 Free Self-Serve or In-Branch Transactions
Monthly Statement Fee *	$2.50	$2.50	$2.50
In-Branch Print Statement Fee	$2.50	$2.50	$2.50
Cheque Clearing Fee	$0.75	N/A	$1.00
EFTs	$0.75	N/A	$1.00
IN BRANCH TRANSACTIONS			
In Branch Withdrawal/Transfer	N/A	N/A	$1.00
In Branch Bill Payment	$1.50	$1.50	N/A
INTERNET BANKING			
Transfer	FREE	FREE	FREE
Bill Payment	$0.50	$0.50	N/A
E-Transfer Debit	$1.00	$1.00	N/A
E-Transfer Cancellation Fee	N/A	N/A	N/A
E-Transfer Requestor Fee	$1.00	$1.00	N/A
ATM/POS WITHDRAWALS			
HMECU ATM	FREE	FREE	N/A
Exchange Network ATM	FREE	FREE	N/A
Interac (Non Exchange Network) ATM	$1.50	N/A	N/A
US ATM	$3.00	N/A	N/A
International ATM	$5.00	N/A	N/A
POS	$1.50	N/A	N/A

*A $2.50 monthly statement fee applies when the registered owner of the account is not enrolled in electronic statements.
For Savings accounts, the fee applies only if the member is not also the registered owner of a Chequing account.