



Personal Accounts and Service Fees

Effective January 1, 2025



KINDRED
Credit Union

MEMBER OWNED

SINCE 1964



WAYS TO BANK

We offer a number of convenient ways to bank, from in person options to remote alternatives.

If you're not yet set up with our remote banking alternatives, now is a great time to do so. This will ensure you're able to continue banking with us, even if you're not able to visit us in person. You can access your accounts in many ways.

Banking in person

While we have lots of remote ways to bank, if you'd like to visit us in person, we're still here for you. Visit one of our 8 full service branches and we'll be happy to answer your questions, help you with transactions or help you make a plan to meet your financial goals.

Online banking

To sign in to Online Banking, visit kindredcu.com and click the login button in the top right corner of your screen. If it is your first time using online banking, see our full instructions for setting up Online Banking.

Mobile app

The Kindred Mobile App is available on iPhone and Android devices. With a host of convenient features, it's a fast and secure way to handle everyday banking wherever and whenever it suits you. Get the iPhone App. Get the Android App. If you're not sure how to start or you need to obtain your login details, please call our Member Contact Centre at 1.888.672.6728.

TIP: If you have a cheque to deposit, with Deposit Anywhere™ you can quickly and securely deposit it with your smartphone or tablet, from anywhere, day or night.

On-site Services

In addition to our branches, we offer a weekly presence at Parkwood Mennonite Home in Waterloo each Wednesday from 9:30 to 10:30 a.m. to help residents bank in the comfort of their own home environment.

Drop Box (night deposit)

Our Drop Box isn't just for night owls! 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.

The Drop Box will be checked Monday to Friday and deposits will be processed at the start of the following business day.

Extended Area Services

Because we're committed to our rural communities, we also have four drop boxes where rural members can make non-cash deposits. These are serviced by our Elmira, Mount Forest, and New Hamburg branches. Please contact your local branch for more details.

ATM

Enjoy surcharge-free transactions. All EXCHANGE ATMs are able to complete a cash withdrawal, PIN change, transfer, or balance inquiry and thousands have the ability to complete a deposit instantly into your bank account. Stop using ATMs that charge you a few dollars every time you need some quick cash, and find an EXCHANGE ATM instead!

Interac e-Transfer®

Interac e-Transfer offers a convenient, contact-free way for you to send money through online banking and our mobile app, quickly and securely, to anyone with an online banking account in Canada and an email address or mobile phone.

Select account packages offer a limited number of free *Interac e-Transfer* transactions, as well as the Request Money and Autodeposit features, making online banking easier and more affordable.

NOTE: There's a \$1.00/transaction *Interac e-Transfer* fee for all other Personal banking and Business banking chequing and savings accounts. Refer to the Personal and Business Service Fee Schedules for details. Fees are subject to change.

Virtual Meetings

Our Wealth and Investment and Lending team members are available to meet with you by phone or virtually to serve you and would be happy to schedule appointments in the format you are most comfortable with.

If you know the phone extension of the branch staff member you would like to connect with, you can call 1.888.672.6728 and enter their extension. Or, simply send them an email to schedule a meeting.

Use our online scheduling tool to book an individual appointment with a Kindred staff member today!



Personal Access Code for Banking

Mobile and Online require a password (PAC). If you don't know your password, or have forgotten, please call 1.888.672.6728

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 flexible and convenient banking with no monthly access fee!

For members:

- Age 17 and under;
- Age 18 to 25 enrolled in post-secondary education;
- Age 60 and over, including joint accounts when either member is age 60 or over;
- Who are RDSP beneficiaries;
- Who qualify for, or currently receive, income support payments; including Ontario Disability Support Payment (ODSP) or Ontario Works

If you are experiencing temporary financial distress and aren't receiving income support, let's meet and discuss your eligibility for the Generations Plan.

Unlimited free services include:

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

25 free transactions² per month including:

- Cheque clearing
- ATM withdrawals (ACCULINK,[®] Interac,[®] THE EXCHANGE[®])³
- Over-the-counter bill payments
- Interac e-Transfers
- Interac point-of-sale purchases

Value – Monthly access fee \$11.45

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 (Online and Phone banking and Kindred ATMs)
- Cheque clearing
- Interac e-Transfers
- Interac point-of-sale purchases
- Pre-authorized debit transactions

Unlimited – Monthly access fee \$17.95

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 (Online banking, Kindred ATMs, and in branch)
- Cheque clearing
- *Interac* e-Transfers
- *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.

Daily Interest Savings Account (Plan 24)

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	Unlimited	Value Includes any 25 red transactions for free	Refugee Settlement [†]	USD Account ⁶
Monthly fee	pay-as-you-go	FREE	\$17.95	\$11.45	FREE	\$5.00 minimum per month for chequing
Minimum monthly balance required for all fees to be waived. Does not apply to immediate fees indicated by *.	\$3,000	\$3,000	\$3,000	\$3,000	n/a	n/a

▶▶ In Branch Transactions

Bill payments	\$1.50	\$1.50 ⁴	included	\$1.50	included	n/a
Deposits, withdrawals, and transfers	included	included	included	included	included	included
Drafts (CAD)	\$10.00*	\$10.00*	\$10.00*	\$10.00*	included	n/a
Drafts (USD, and International)	\$8.50*	\$8.50*	\$8.50*	\$8.50*	included	\$8.50*
Certified cheques (CAD)	\$7.50*	\$7.50*	\$7.50*	\$7.50*	included	n/a

▶▶ Self-Serve Transactions

Bill payments (Online Banking and Kindred ATMs)	\$0.80	included	included	\$0.80 ⁴	included	n/a
Cheque clearing (includes pre-authorized cheques)	\$1.00	included	included	\$1.00 ⁴	included	\$1.50
Cheque clearing – with image returned	\$1.30	\$0.30 ¹⁵	included	\$1.30 ⁴	included	included
Interac e-Transfers	\$1.00	\$1.00 ⁴	included	\$1.00 ⁴	included	n/a
Pre-authorized debit transactions	\$1.00	included	included	\$1.00 ⁴	included	\$1.00

▶▶ Card Transactions

ATM deposits, transfers, and inquiries (Kindred, ACCULINK, and THE EXCHANGE)	included	included	included	included	included	n/a
ATM withdrawals (ACCULINK, THE EXCHANGE)	\$1.00	\$1.00 ⁴	included	\$1.00 ⁴	included	n/a
ATM withdrawals (Interac)	\$1.50	\$1.50 ⁴	included	\$1.50 ⁴	included	n/a
ATM withdrawals (Kindred)	included	included	included	included	included	n/a
ATM withdrawals (US or international ATM)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	n/a
Interac Point-of-sale purchases	\$1.00	\$1.00 ⁴	included	\$1.00 ⁴	included	n/a

▶▶ Other

NSF cheque returned	\$50*	\$50*	\$50*	\$50*	\$50*	\$50*
Overdraft penalty (unauthorized)	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*
Paper statements and e-statements (monthly or quarterly)	included	included	included	included	included	included
Personalized cheque orders	supplier's cost*	included	supplier's cost*	supplier's cost*	First 50 included, then supplier's cost*	supplier's cost*

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

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

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 transparent, 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, operating in overdraft, or using a savings account for daily transactions.

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	\$1.00
Interac network ATMs	\$1.50
US and International (Plus and THE EXCHANGE ATMs)	\$5.00

Bill Payments⁷

In branch	\$1.50
Kindred ATM	\$0.80
Online banking	\$0.80
Payment trace	\$25.00

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	\$30.00
Chargebacks (cheques returned to member)	\$6.00
Cheque clearing (includes pre-authorized cheques)	
Personal	\$1.00
USD Account	\$1.50
Cheque images returned with statement	
Personal	\$0.30/chq
Cheque order	
Counter cheques (page of 4)	\$5.00 ⁸
Personalized	Cost varies

Cheques continued...

Copy of cheque deposited by member	\$20.00/hr (min. \$10.00) ⁸
Copy of cheque written by member	\$2.50/chq for first 15 chqs; \$1.50/chq thereafter ⁸
Stop cheque	
In-branch or by phone	\$13.00
Self serve 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 Orders>Returns	\$20.00

Drafts^{6,7}

Canadian	\$10.00
International	\$8.50
US Dollars	\$8.50

Electronic Item Clearing⁷

Interac Point-of-Sale purchase	\$1.00
Pre-Authorized Debit (PAD)	
PAD transaction	\$1.00
Reimbursement claim	\$7.00
Trace	\$25.00
Stop payments	
In-branch or by phone	\$13.00
Self serve online	\$8.50

Loans and Mortgages

Blend/extend administration ¹¹	\$100.00
Bridge financing (residential properties)	\$350.00 – \$500.00
Construction mortgage administration/handling (per draw)	\$300.00
Non-processed loan payment	\$5.00
Late loan payment (per transfer)	\$10.00
Letter of Credit	greater of \$300.00 or 1/4 of 1% of authorized amount
Missing/late reports	\$150.00 – \$500.00

Loans and Mortgages continued...

Mortgage payout processing	\$200.00
Mortgage renewal late charge	\$100.00
Mortgage transfer to another FI	\$250.00
Mortgage (value) waiver of Rights	\$1,000.00
Registered Lien Administrative Fee	\$250.00 - \$500.00
Refinancing Arrears Into Mortgage	greater of \$100.00 minimum or 1.5% of amount financed

PPSA

Amendments	\$25.00
Partial discharge	\$25.00
Registration ⁹	\$100.00 – \$175.00
Search (requested by the member).	\$25.00 ⁸
Property Evaluation – Lender Report	\$125.00
Property search prior to re-advancement of collateral mortgage.	\$50.00
Registration of mortgage discharge (per charge).	\$175.00

Membership

Estate administration	Cost varies
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)	\$50.00
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
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 Online banking	No charge
Interac e-Transfer – receive funds	No charge
– send or request funds	\$1.00
Registered investment transfers to other financial institutions	\$100.00
Partial transfer out from RESP	\$195.00 ^{9,14}

Wire Funds

Amendments and traces	\$30.00
Incoming ⁹	
Canadian/foreign funds	\$17.50
US funds ¹⁰	\$17.50
Outgoing ⁹	
Canadian/foreign funds (less than \$10,000)	\$35.00
US funds ¹⁰ (less than \$10,000)	\$35.00
Canadian/foreign funds (more than \$10,000)	\$50.00
US funds ¹⁰ (more than \$10,000)	\$50.00

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

Drop box deposits

Travel insurance

- 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.
- ¹³ Phone transfers must be a minimum of \$100.00 or the balance of the account.
- ¹⁴ As of January 1, 2023, a partial transfer out of an RESP is subject to HST.
- ¹⁵ The Generations plan includes the cost of Cheque Clearing, but does not include the \$0.30 fee for the returned image.

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