

FIRST CREDIT UNION CHEQUING: A low monthly charge with pay-as-you go fees makes this account ideal for members who require chequing privileges but have low transactions.

	UBCU Chequing Account	FCU Chequing Account
Monthly maintenance fee	None	\$3.50
Cheque images on monthly statement	\$3.00	Free
Self-serve debit*	\$0.85	\$0.85
In-branch withdrawal	\$1.00	\$0.85
Online transfers between accounts	\$0.85	Free
In-branch Transfer between accounts	\$1.00	Free
Online bill payment	\$0.85	\$1.25
In-branch bill payment	\$1.50	\$1.25

**Self-serve debit: POS, PAD's, Cheques and ATM withdrawals at UBCU, Canadian CU and Exchange Network*

FIRST CU e-PLAN: For members who prefer to do their primary banking online. Includes unlimited electronic transactions. Monthly fee is waived with a \$3,000 minimum monthly balance.

	UBCU Electronic 40	FCU e-Plan
Monthly maintenance fee	\$6.00	Free if \$3,000 MMB** maintained or \$10.00
Free monthly transaction limit	40 Self-Serve	Unlimited Self-Serve
After Limit Reached		
Self-serve debit*	\$0.85	Free
In-branch withdrawal	\$2.00	\$1.50
Online transfer between accounts	\$0.85	Free
In-branch transfer between accounts	\$2.00	\$1.50
Online bill payment	\$0.85	Free
In-branch bill payment	\$1.50	\$1.25
Self serve deposits	Free	Free
In-branch deposits	Free	\$1.50

**Self serve debit: POS, PAD's, Cheques and ATM withdrawals at UBCU, Canadian CU and Exchange Network*

***MMB = monthly minimum balance*