

Service Support Rates

NEW RATES EFFECTIVE AS OF JUNE 1, 2025

At Moya Financial, we work together to help our members realize their financial goals. While every business has operating expenses, we aim to cover our costs only and do so as economically as possible. That's why we call these our service support rates rather than service charges or fees.

| CHEQUING ACCOUNTS ¹ | | | | | SAVINGS ACCOUNTS | | US DOLLAR ACCOUNT | | EURO ACCOUNT |
|--|----------------------------|----------------------------|--------|----------------------------|------------------|---------|----------------------------|------|--------------|
| | Regular | Senior | Youth | Business Accounts | Daily Interest | Savings | US Dollar | Euro | |
| SUPPORT RATES & INTEREST | | | | | | | | | |
| Monthly Fee | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | |
| Transaction Fee (per outbound transaction) | \$0 | \$0 | \$0 | \$0.75 | \$0 | \$0 | \$1.00 USD/debit | \$0 | |
| Monthly Interest | - | - | - | - | Yes | Yes | Yes | - | |
| ADDITIONAL FEATURES | | | | | | | | | |
| Cheque Order | Stnd. Charges ² | Stnd. Charges ² | - | Stnd. Charges ² | - | - | Stnd. Charges ² | - | |
| Bank Draft | \$10 | FREE | FREE | \$10 | - | - | \$10 USD | - | |
| Certified Cheques (member) | \$10 | FREE | - | \$10 | - | - | - | - | |
| Certified Cheques (non-member) | \$25 | \$25 | \$25 | \$25 | - | - | - | - | |
| Overdraft Fee (per occurrence) | \$50 | \$50 | \$50 | \$50 | \$50 | \$50 | \$50 USD | - | |
| Unauthorized Overdraft Interest | 24.50% | 24.50% | 24.50% | 24.50% | 24.50% | 24.50% | 19.50% | - | |
| NSF Fee | \$50 | \$50 | \$50 | \$50 | \$50 | \$50 | \$50 USD | - | |
| Returned Item (chargeback) | \$15 | \$15 | \$15 | \$15 | \$15 | \$15 | \$15 USD | - | |
| RECORD KEEPING | | | | | | | | | |
| Passbook | FREE | FREE | FREE | - | FREE | FREE | FREE | - | |
| Printed Statement | \$5/month | FREE | FREE | \$5/month | - | - | - | - | |
| E-statement | FREE | FREE | FREE | FREE | FREE | FREE | FREE | FREE | |
| Business AFT Pay Stream | - | - | - | \$50/month | - | - | - | - | |

Other Account Services and Associated Support Rates

| ATM Usage (Withdrawal) | |
|---|-------------|
| Exchange & Acculink Networks | FREE |
| Cirrus, Access, & Interac Networks | \$2 and up |
| Point of sale (POS) | FREE |
| Stop Payment | |
| All details given | \$15 |
| Partial details given | \$20 |
| Inactive/Dormant/Unclaimed Accounts | |
| Inactive (2-5 years) | \$10/month |
| Dormant (5-10 years) | \$30/month |
| Unclaimed (10+ years) | \$30/month |
| Closing Account | |
| Within 90 days of opening | \$25 |
| 90 days after opening | \$15 |
| Prints & Copies | |
| In-branch statement print | \$2/page |
| Copies of transaction slips/cheques/wires | \$2/item |
| Photocopies | \$2/page |
| Money Orders | |
| Cash supplied (notes), plus out of pocket expenses for order >\$3,000 | \$5/1,000 |
| Coin supplied, plus out of pocket expenses | \$0.20/roll |

| Collection & Garnishments | |
|---------------------------------|----------|
| Collection items | \$30 |
| Garnishments (government) | \$50 |
| Transfer Out Requests | |
| Balance of account | \$20 |
| RRSP/RRIF/TFSA/RESP | \$100 |
| Wire Payments | |
| Incoming (CAD) <\$50 | \$10 |
| Incoming (CAD) \$50.01-\$500 | \$15 |
| Incoming (CAD) \$500.01-\$5,000 | \$20 |
| Incoming (CAD) >\$5,000.01 | \$30 |
| Incoming (USD) | \$25 USD |
| Outgoing (CAD) within Canada | \$30 |
| Outgoing (USD) | \$45 USD |
| Outgoing (CAD/EUR) | \$50 |
| Safety Deposit Box | |
| Small | \$40 |
| Medium | \$65 |
| Large | \$90 |

¹**Chequing accounts** are classified by age as follows: Regular (ages 16-59), Senior (age 60+), and Youth (age <16).

²**Standard charges** vary based on cheque order details. Call or visit our branch for more information.