



Personal Line of Credits

January 2025

	PAL	Education LOC <i>Proof of enrollment required</i>	HELOC	Construction LOC
Monthly Fee	Pay as You Go	Pay as You Go	Pay as You Go	Pay as You Go
<i>Interac</i> ® Debit Payment	\$0.75	\$0.75	\$0.75	\$0.75
ATM Withdrawal				
Stride & Ding Free®CU ATMs	\$0.75	\$0.75	\$0.75	\$0.75
<i>Interac</i> ® ATM	\$1.50*	\$1.50*	\$1.50*	\$1.50*
US/International	\$5.00*	\$5.00*	\$5.00*	\$5.00*
Bill Payment				
In Branch	\$1.00*	\$1.00*	\$1.00*	\$1.00*
Transfers (Online, Mobile)	FREE	FREE	FREE	FREE
Pre-authorized Debit	\$0.75	\$0.75	\$0.75	\$0.75
<i>Interac</i> ® e-Transfer	\$1.00	\$1.00	\$1.00	\$1.00
Debit Withdrawal, Cheque, Transfer	\$0.75	\$0.75	\$0.75	\$0.75
Deposit	FREE	FREE	FREE	FREE
First Debit Card	FREE	FREE	FREE	FREE
Monthly Paper Statement	\$2.50	\$2.50	\$2.50	\$2.50
Personalized Cheques	Current Rate	Current Rate	Current Rate	Current Rate
Safety Deposit Box	Current Rate	Current Rate	Current Rate	Current Rate

*Pay-as-you-go fees will apply in addition to this charge if you exceed your included transactions for the month.