Service Packages

Effective July 1, 2011

When establishing service charges, several factors are considered. The first is the principle of "user pay", a fair and equitable system, whereby the user of the service pays a service fee that reflects the development, maintenance and delivery costs of that service. The second factor is the prevailing level of the service charges within the market place - every effort is made to be competitive, providing good value to Credit Union members. Finally, the service charge structure reflects the financial requirements of the Debden Credit Union Limited, for sufficient revenue to ensure continued stability and ability to meet member's needs.

If you have any questions regarding Debden Credit Union Limited service charges, please contact us in Debden @ 306-724-8370 or Big River @ 306-469-4944, or visit our website www.debdencu.com

www.debdencu.com

DEBDEN OFFICE PO Box 100 Debden, Sk S0J 0S0

Tel: 306-724-8370 Fax: 306-724-2129

Hours of Operation Mon-Thurs 9:00-4:00

Friday 9:00-5:00 Sat & Sun CLOSED

Full Service ATMs available at either branch 24/7

BIG RIVER OFFICE:

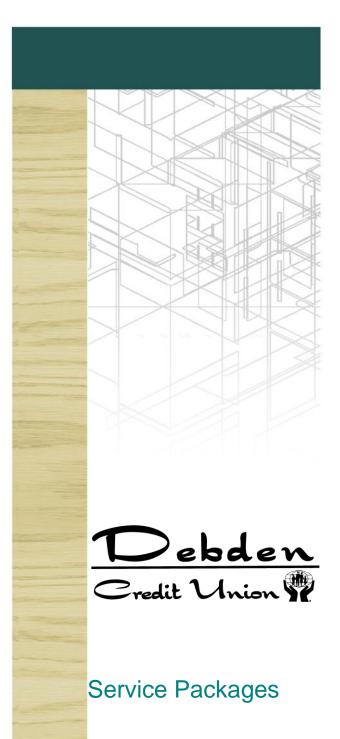
PO Box 147 Big River, Sk S0J 0E0

Tel: 306-469-4944 Fax: 306-469-4943

Hours of Operation

Mon-Thurs 9:00-4:00 Friday 9:00-5:00 Sat & Sun CLOSED

> Building Futures Together



On a regular basis, Debden Credit Union Limited reviews it's service charges. The revised service charge package is then communicated to our members. If you have any

questions regarding Debden Credit Union Limited service charges, please contact either Debden @ 724-8370

Big River @ 469-4944

Service Packages

Personal Account Packages

Low Fee Chequing Account

Cost \$4.00/month

Heritage

Chequing

Account Package

Cost \$1.00/month

*Unlimited items

Interac, CIRRUS

ATM transactions

and money orders

are **not** included

Available to our

members 65 and

Personalized/Business

cheque orders are not

included in the

packages.

Monthly Paper

Statements are free.

Electronic Statements

are available with a

\$1.00 monthly refund.

older

*Includes 10 items- regular transaction fee applies to items above limit Interac and CIRRUS ATM transactions are not included

Mid Fee Chequing Account

Cost \$10.00/month

*Includes 25 items— regular transaction fee applies to items above limit Interac and CIRRUS ATM transactions are **not** included.

Economizer Chequing Account

Cost \$15.00/month

*Unlimited items – including balance by phone, and travelers cheques

Interac and CIRRUS ATM transactions are **not** included

Electronic Chequing or Savings Account

Cost \$10.00/month

Unlimited Electronic Items

*Interac and CIRRUS ATM transactions are **not** included

*Paper items charged at regular per transaction fee

Mid Fee Business Account

Business Account Packages

Cost \$22.00/month

*Includes 40 items- regular

transaction fee applies to items above limit

Interac and CIRRUS ATM

transactions not included

Unlimited Business Account

Cost \$55.00/month

*Unlimited items

Interac and CIRRUS ATM transactions **not** included

Community Organization Accounts

service packages are identical to personal account packages

New service packages effective July 1, 2011