

WHAT YOU SHOULD KNOW ABOUT YOUR ACCESS PLUS DEBIT MASTERCARD

ACCESSPLUS – refers to Credit Union A.T.M.'s that carries the Credit Union's logo

MULTILINK - refers to A.T.M.'s on the Multilink network eg. B.N.S., N.C.B. etc.

APPLICABLE FEES

TRANSACTION	ACCESSPLUS	MULTILINK
Withdrawal	\$31.61	\$54.01
Balance Inquiry	\$25.50	\$42.67
Declined Balance Enquiry & Withdrawal	\$20.89	\$42.67
Declined Point-of-Sale	NOT APPLICABLE	\$21.70
Point-of-Sale	NOT APPLICABLE	\$21.70
Transfer	\$26.82	NOT APPLICABLE
Loan Payment	\$21.88	NOT APPLICABLE
Deposit	\$21.88	NOT APPLICABLE

** These rates are subject to change*

- Your card is accessible 24 hours after receipt.
- Using your card, you will only have access to the funds on your Ordinary Deposit (OD) account. If you do not have an OD, one will be opened, and the card pinned to it.
- \$100.00 will be held from your balance to cover your transaction fees
- A maintenance fee of \$143.75 will be charged to your account monthly
- There is no cost for the first card that is issued. Thereafter a replacement card fee will apply.

24-HOUR DAILY LIMIT

	WITHDRAWALS	POINT-OF-SALE
LIMITS	\$50,000.00	\$150,000.00