

Savings Accounts

SmartSAVE Account

Maximize interest on your personal savings with OMISTA's SmartSAVE account. The tiered interest structure maximizes interest as your savings grow. The higher your account balance, the higher the rate of return on your money.

- No minimum balance required
- Interest calculated daily on closing balance and paid monthly**
- Daily banking transactions are subject to standard pricing

e-Savings Account

OMISTA's e-Savings account provides a high rate of return on your full balance, regardless of amount - a great alternative to term deposits.

- No minimum balance required
- Interest calculated daily on closing balance and paid monthly**
- Free online banking transfers, and one free non-electronic withdrawal or transfer per month
- Additional transactions \$5.00 each

Free & Easy Savings Account (under age 25)

Every penny counts, especially when you're just starting out. OMISTA's Free & Easy Savings account is for anyone under age 25.

- No minimum balance required
- Fixed interest rate
- Unlimited daily banking transactions

Investment Savings Account

The rate of return on the Investment Savings account has historically outperformed OMISTA's other savings accounts. The interest rate is based on OMISTA's performance throughout the year, allowing you to share in your Credit Union's profits.

- No minimum balance required
- Interest calculated monthly on closing balance and paid annually**
- Daily banking transactions are subject to standard pricing

**Visit www.OMISTA.com for current interest rates

Mobile Web Banking

MemberDirect® Mobile Web is online banking optimized for your smart phone - it is designed specifically for use in phones with web browsers including (but not limited to) Blackberry®, iPod touch® and iPhone®, and Android™.

To login to Mobile Web, simply visit: www.OMISTA.com/m on your smart phone browser.

Ding Free® ATMs

With access to a national network of Ding Free® ATMs, as an OMISTA member you can keep more of your money where it belongs, by paying no surcharge fees at thousands of credit union and other participating ATMs across Canada. A Ding Free® ATM doesn't charge you for the convenience of using it - and regardless of where you are, chances are there is a Ding Free® ATM near you.

To find the nearest Ding Free® ATM, download the free locator app at www.ding-free.ca or at www.OMISTA.com under Account Access.

Online Banking

MemberDirect® allows you to securely access and manage your accounts - anytime, anywhere. With MemberDirect® you can:

- Check balances and review transaction details
- View or print your account statements and cheque images
- Pay bills and transfer money between accounts
- Send money via Interac® e-Transfer to anyone with an email address or mobile phone number, and an account at a participating Canadian financial institution
- Enrol in Mobile Banking to view account balances and recent transactions on your mobile phone via SMS text messaging
- Choose personal security questions and images for an added layer of security



OMISTA Credit Union branch locations

Moncton

151 Cornhill Street @ St. George
(506) 857-3222

1192 Mountain Road*
(506) 858-7206

Fredericton

494 Queen Street*
(506) 458-8844

Oromocto

2 Gateway Drive
(506) 357-0125

*Business Banking Department location



www.OMISTA.com

www.facebook.com/OMISTACU



Personal
Chequing & Savings Accounts
at **OMISTA** Credit Union



Personal Chequing & Savings Accounts

At OMISTA Credit Union, we know your financial needs are unique and ever-changing, and our focused approach means we go beyond formulas and ratios to understand the human side of banking. We're focused on your success, because your success equals our success.

It's simply a better approach.

OMISTA Credit Union and our partners offer a wide range of specialized services customized to your individual banking needs:

- Chequing and savings accounts
- Investment accounts and financial planning
- Insurance services
- ATM, mobile and online banking access
- Interac® E-Transfers
- Foreign exchange services
- Wire transfers
- MasterCard® credit cards and Global Payment Cards
- Personal loans and lines of credit
- Student loans and lines of credit
- Mortgages
- Home equity lines of credit

Contact an OMISTA financial expert today to see how our focused approach can make your life a little less complicated. No obligations and no strings – just sound advice.

Chequing Accounts

OMISTA offers a full range of chequing accounts to meet your needs, rather than fitting you into a one-size-fits-all product. Each OMISTA chequing account includes:

- UNLIMITED in-branch withdrawals, deposits and transfers
- UNLIMITED Credit Union ATM deposits and inquiries
- UNLIMITED MemberDirect® online banking inquiries and transfers
- FREE e-statement and cheque images

Standard Pricing - \$3.00 monthly fee

- Daily banking transactions are subject to standard pricing of \$0.80 each

Personal Chequing Plans:

Easy Access Plan - \$8.95 monthly fee

- Includes first 20 daily banking transactions*
- Monthly package fee waived with minimum monthly balance of \$2,500

Performance Plan - \$12.95 monthly fee

- Includes first 45 daily banking transactions*
- Monthly package fee waived with minimum monthly balance of \$3,500
- 20% discount on safety deposit box

Unlimited Plan - \$16.95 monthly fee

- Includes UNLIMITED daily banking transactions
- Monthly package fee waived with minimum monthly balance of \$5,000
- 20% discount on safety deposit box
- 2 other bank ATM withdrawals

Prime Plan (age 59+)

- 50% off any Personal Chequing Plan
- FREE first order of standard personalized cheques

Free & Easy (under age 25) - No monthly fee

- Includes UNLIMITED daily banking transactions
- 3 other bank ATM withdrawals

**Transactions in excess of plan amount will be charged standard pricing. All plans are set up by request only.*

Standard Pricing†

Daily banking transactions **\$0.80 each**

- Over-the-counter bill payments
- Cheques written
- Credit Union ATM withdrawals and transfers
- Debit card purchases (includes US debit purchases)
- MasterCard® Global Payment Card purchases
- Pre-authorized payments
- MemberDirect® online banking bill payments
- TeleService® payments

Miscellaneous

• ATM withdrawals - Interac®	\$1.50
• ATM withdrawals - Plus® (international)	\$3.00
• AFT - setup	\$5.00
• Changes to existing AFT	\$2.50
• Certified cheque	
- OMISTA member	\$10.00
- non-member	\$25.00
• Charge back	\$10.00
• Cheque cashed for non-member (drawn on OMISTA only)	\$5.00
• Cheque written on non-chequing account	\$10.00
• Close account within one year	\$25.00
• Debit card replacement (one free every 12 months)	\$10.00
• Draft	
- Canadian dollar	\$6.00
- US dollar	\$10.00
• Interac® E-Transfers	\$1.50
• Interac® E-Transfer stop payment	\$5.00
• Interim account statement	\$2.00
• Loan extension fee	\$30.00
• Loan, LOC or mortgage late payment	\$45.00
• Money order - Canadian dollar	\$6.00
• Non-sufficient funds cheque or pre-authorized payment	
- returned	\$45.00
- held for payment	\$15.00
• Over-the-counter bill payment - non-member	\$2.00
• Process cheque not properly encoded	\$15.00
• Safety deposit boxes (may be subject to HST)	
- 1.5" x 5" x 24"	\$40.00
- 2.5" x 5" x 24"	\$50.00
- 3.5" x 5" x 24"	\$55.00
- 5" x 5" x 24"	\$70.00
- 2.5" x 10" x 24"	\$70.00
- 10" x 10" x 24"	\$130.00
• Search charges (\$30 hourly)	Minimum \$30.00
• Stop payment	
- full details	\$13.00
- without full details	\$20.00
• Transfer account to another institution	\$25.00
• Transfer RRSP, RRIF, TFSA to a non-Credit Union	\$100.00
• Transfer (by OMISTA) to cover overdrawn account	
- automatic	\$2.00
- manual	\$5.00
• Traveller cheques	1% of \$Can
• Wire transfer	Fees vary

*†Other fees not listed in this pamphlet may apply.
Prices in effect September 1, 2015.
Pricing subject to change without notice.*

