

Account transaction fees



The following are transaction fees that apply to personal accounts in Canadian dollars (except for US dollar accounts where the fees are charged in US dollars).

Account transaction fees				
	Fee per item			
	Chequing accounts			Savings accounts**
	Maximizer®	No-fee	US	
Conexus ATM & Saskatchewan credit union ATM (ACCULINK®)*				
Account balance inquiries	Free	Free	N/A	Free
Deposits	Free	Free	N/A	Free
Withdrawals	\$0.60	Free	N/A	\$5.00
Transfers out	\$0.60	Free	N/A	\$5.00
Bill payments	\$2.00	Free	N/A	\$5.00
Bill payments - Heritage Services 60 years +	Free	Free	N/A	\$5.00
Out of province credit unions (ACCULINK)				
Deposits	Free	Free	N/A	Free
Withdrawals	\$0.60	Free	N/A	\$5.00
Transfers out	\$0.60	Free	N/A	\$5.00
United States & foreign****				
Withdrawals (CIRRUS®)	\$4.00	\$4.00	N/A	\$5.00
Self serve transactions				
Account balances and history (online banking/voice response)	Free	Free	Free	Free
Bill payments (online banking/voice response)	\$0.65	Free	N/A	\$5.00
Transfers out (online banking/voice response)	\$0.65	Free	\$0.60	\$5.00
Auto transfer from savings	N/A	N/A	N/A	\$5.00
Interac® direct payment purchases***	\$0.65	Free	N/A	\$5.00
Pre-authorized debits	\$0.80	Free	\$0.60	\$5.00
Cheques		Free	\$0.80	N/A
Other transactions				
Bill payments (in-branch/ATM/Member Contact Centre)	\$2.00	Free	N/A	\$5.00
Bill payments - Heritage Services 60 years + (in-branch/ATM/Member Contact Centre)	Free	Free	N/A	\$5.00
Withdrawals (in-branch)	\$1.00	Free	\$1.00	\$5.00
Transfers out (in-branch)	\$1.00	Free	\$1.00	\$5.00
Interac® e-Transfers (incoming)	\$1.50	Free	N/A	\$5.00
Interac® e-Transfers (outgoing-including Request Money transfers)	\$1.50	30 free/month \$1.50/transfer over 30	N/A	\$5.00

* Non-Conexus ATM channels may charge their own fees for use.

** Savings account includes two free transactions per month (except for Interac® e-Transfers, in branch bill payments and Interac® and CIRRUS® ATM withdrawals)

*** Merchants may charge their own fees for use of this payment option.

**** Effective August 18, 2023 international transactions made with a Conexus debit card incur a 2.5% foreign currency transaction fee included within the foreign exchange conversion.

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