

Account Name	Prime*	Youth	Student (Full-time only)
<b>Monthly Fee</b>	<b>No Fee!</b> <i>Minimum 55 years of age**</i>	<b>No Fee</b> <i>Maximum age 18</i>	<b>No Fee</b> <i>(Requires proof of post-secondary registration)</i>
Fee Waived with Account Balance	N/A	N/A	N/A
Number of Everyday Transactions included	40	45	45
<b>The fees below apply after Everyday Transaction number is exceeded</b>			
Electronic & in-branch deposits	Free	Free	Free
In-branch withdrawals & transfers	90¢	90¢	90¢
In-branch bill payments	90¢	90¢	90¢
Cheques	90¢	90¢	90¢
Pre-authorized debits	90¢	90¢	90¢
Telephone & Internet bill payments	90¢	90¢	90¢
Interac® direct payment debits (POS)	90¢	90¢	90¢
Credit Union ATM withdrawals	90¢	90¢	90¢
Interac Online Payment	90¢	90¢	90¢
Telephone, Internet & Bayview ATM transfers	90¢	90¢	90¢
EStatement (monthly)	Free	Free	Free
<b>The transactions below are not Everyday Transactions and the following fees apply</b>			
Interac® ATM transactions	\$1.50	\$1.50	\$1.50
Non-Interac® Foreign direct payments (POS)	\$1.50	\$1.50	\$1.50
Cirrus/Plus® ATM transactions	\$3.00	\$3.00	\$3.00
ETransfers	3 free then \$1.50	Unlimited FREE	Unlimited FREE
Mailed Statement	\$2.00	\$2.00	\$2.00

\* Some conditions apply \*\*First order of cheques free

## FOCUSED ON COMMUNITY.

Did you know that credit unions are firmly rooted in their communities? In fact, every credit union's board of directors consists of members from their community.

That's how we understand what's important to our members, and how we keep our decisions based on local realities. You see it in the products and services we develop and the way we give back to our communities. It's a human approach, and another reason why we're different.

## Bayview Credit Union Branches & Hours

### Member Service Centre 506-634-1263

Toll Free- 1-800-963-4848 (3 Digit Credit Union # 766)  
(Press "0" during business hours to speak to a Member Service Agent)  
57 King Street, Saint John, N.B.  
Hours – M-F: 8:30-5

### Oak Hall Branch 506-634-7910

57 King Street, Saint John, N.B., Hours – M-F: 9-5

### East Branch 506-634-8585

54 Loch Lomond Road, Saint John, N.B .  
Hours – M-Th: 9-5, F: 9-7

### West Branch 506-635-8193

46 Main Street West, Saint John, N.B.  
Hours – M-W & F: 9-5, Th: 9-5:30

### Hospital Branch 506-648-6600

Regional Hospital, Saint John, N.B.  
Hours – M-W & F: 8:30-4:30, Th: 8-4:30

### KV Branch 506-847-8443

59 Marr Road, Rothesay, N.B.  
Hours – M-W: 9-5, Th: 9-7, F: 9-6, S: 9-1

### Hampton Branch 506-832-3469

550 Main Street, Hampton, N.B.  
Hours – M-W: 9-5, Th: 9-7, F: 9-6, S: 9-12

### Sussex Branch 506-433-5005

582 Main Street, Sussex, N.B., Hours – M-F: 9-5

### St. George Branch 506-755-3460

4B Wallace Street, St. George, N.B., Hours - M-F: 9-5

[www.bayviewnb.com](http://www.bayviewnb.com)

[www.facebook.com/BayviewCU](https://www.facebook.com/BayviewCU)

[www.twitter.com/BayviewCU](https://www.twitter.com/BayviewCU)

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### Easy access 24 hours a day:

- ☞ Surcharge-Free ATMs – we have an extensive network of ATMs across Canada accessible on the Exchange® network.
- ☞ Online Banking – check your account balances, review activity, pay bills, transfer funds and more – anytime, from anywhere.
- ☞ Mobile Banking – perform all of the key functions of our online banking service using your mobile phone.
- ☞ Telephone Banking – call 1.800.963.4848 to check balances, pay bills, transfer funds and make payments.
- ☞ Interac® e-Transfers – send e-transfers using online banking or mobile banking.

We're consistently ranked #1 in the overall quality of the customer service we provide. Find out why.



Banking  
with a side  
of community.



Personal Account Packages

## What is Bayview?

Bayview is a credit union. This means that you are an owner of your financial institution with an investment in Membership Shares.

Bayview has a board of directors consisting of member/ shareholders who are democratically elected by the membership. We really are *your* financial institution!

Profits at Bayview are returned to you and your community through profit sharing, competitive pricing, employment and sponsorship of many local events.

## How can I share in the profits?

At the end of each fiscal year, the Board of Directors can recommend a distribution of profits back to members. These discretionary dividend and patronage payments are dependent upon the level of earnings achieved by the credit union, as well as

legislated capital requirements as set out in the NB Credit Unions Act. If financial results permit, a portion of profits can be returned to members based on their share account balance and patronage throughout the year. *It's that easy!* So, the more business you do with Bayview, the more you can potentially share in the profits.



## Why should you choose a credit union rather than a bank?

Bayview Credit Union provides the great banking you're seeking, but we offer something more.

We offer the opportunity to be part of something bigger:

- to be more than a customer,
- to help build your community,
- to see fairness, trust, equality, and independence brought to life in real and meaningful ways- from the way we do business to the way we treat you every day.

This is banking that goes further.

Account Name	Elite	Value	Choice	Basic	Pay As You Go	Elite Savings	Daily Savings	US Savings
<b>Monthly Fee</b>	<b>\$15.95</b> Prime Elite- <b>\$7.95</b> <small>First order cheques free</small>	<b>\$12.95</b>	<b>\$7.95</b>	<b>\$3.95</b>	<b>No Fee</b>	<b>No Fee!</b> <i>High tiered interest with no minimum balance</i>	<b>\$2.00</b> <small>(Interest paid monthly on MMB)</small>	<b>\$2.00</b> <small>(Interest paid monthly on MMB)</small>
Fee Waived with Account Balance	\$5,000	\$3,000	N/A	N/A	N/A	N/A	\$500	\$500
# of Everyday Transactions included	Unlimited	45	20	10	N/A	N/A	0	0
<b>Fees below apply after Everyday Transaction limit exceeded</b>								
Electronic & in-branch deposits	Free	Free	Free	Free	Free	Free	Free	Free
In-branch withdrawals & transfers	Free	90¢	90¢	90¢	90¢	\$3.00	90¢	90¢
In-branch bill payments	Free	90¢	90¢	90¢	90¢	\$3.00	90¢	N/A
Cheques	Free	90¢	90¢	90¢	90¢	\$3.00	90¢	N/A
Pre-authorized debits	Free	90¢	90¢	90¢	90¢	\$3.00	90¢	N/A
Electronic bill payments	Free	90¢	90¢	90¢	90¢	\$3.00	90¢	N/A
Interac® direct payment debits (POS)	Free	90¢	90¢	90¢	90¢	\$3.00	90¢	N/A
Credit Union ATM Withdrawals	Free	90¢	90¢	90¢	90¢	\$3.00	90¢	N/A
Interac Online Payment	Free	90¢	90¢	90¢	90¢	\$3.00	90¢	N/A
Electronic & Bayview ATM transfers	Free	Free	Free	Free	Free	Free	Free	N/A
EStatement	Free	Free	Free	Free	Free	Free	Free	N/A
<b>Transactions below are not Everyday Transactions and the following fees apply</b>								
Interac® ATM withdrawals	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	N/A
Non-Interac® Foreign direct payment debits (POS)	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	N/A
Cirrus/Plus® ATM withdrawalss	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A
ETransfers	Unlimited	5 Free then \$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	N/A
Mailed Statement	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	N/A	\$2.00

Electronic- Internet, Mobile and Telephone

MMB- Minimum Monthly Balance