

## 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](http://www.debdencu.com)

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**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***

**Debden**  
Credit Union 

Service Packages

# Service Packages

*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 or Big River @ 469-4944*

## Heritage Account Package

Cost \$1.00/month  
\*Unlimited items

Interac, CIRRUS ATM transactions and money orders are **not** included

Available to our members 65 and older

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.

## Personal Account Packages

### Low Fee Account

Cost \$4.00/month

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

### Mid Fee Account

Cost \$10.00/month

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

### Unlimited Account

Cost \$15.00/month

\*Unlimited items – including balance by phone, and travelers cheques  
Interac and CIRRUS ATM transactions are **not** included

### Electronic Package Account

Cost \$10.00/month

Unlimited Electronic Items

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

\*Paper items charged at regular per transaction fee

## Business Account Packages

### Mid Fee Business Account

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*