

## **Terms and Conditions for "Waive the Fee for 6 Months" Promotion**

### **Effective Date**

**The promotion runs from January 13 to May 1, 2025**

**Terms and conditions apply for the six-month fee waiver period.**

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### **Eligibility Criteria**

To qualify for the "Waive the Fee for 6 Months" promotion, participants must meet the following criteria:

1. Open a Chequing Account
    - This promotion is available to new members or existing members who open a chequing account during the promotion period. Existing members who already have a chequing account are not eligible. Business accounts are not eligible.
  2. Set Up a Pre-Authorized Debit or Credit
    - Members must set up a pre-authorized debit or credit to the account within 40 days of account opening. Failure to do so will disqualify the account from the fee waiver.
  3. Maintain Account in Good Standing
    - Members must ensure their account remains in good standing and cannot overdraw the account at any time.
  4. Complete a Minimum of 10 Transactions Per Month
    - Members must perform at least 10 transactions per month, including deposits, withdrawals, transfers, or bill payments, for the duration of the six-month fee waiver period.
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### **Waiver Period**

The account fees will be waived for a total of six months, starting from the account opening date.

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### **Conditions for Maintaining the Waiver**

Members have a grace period of 30 days from the account opening date to set up a pre-authorized debit/credit. If this is not established within this period, the account will no longer qualify for the fee waiver.

Failure to meet the eligibility criteria during any month of the six-month period will not result in the reinstatement of the monthly maintenance fee for that month.

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**Monitoring and Compliance**

Stoughton Credit Union will conduct a monthly review of accounts on the 1st of each month. If the account has met the criteria for the previous month, fees will be reversed on the account.

Members will be notified via phone if discrepancies arise or if eligibility is at risk.

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**Standard Fees**

After the six-month waiver period, standard chequing account fees will apply unless otherwise notified.

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**Additional Notes**

- Stoughton Credit Union reserves the right to amend or terminate this promotion at any time without prior notice.
- Any disputes regarding the terms and conditions of this promotion will be resolved at the sole discretion of Stoughton Credit Union.

**Contact Information:** For questions or concerns about the "Waive the Fee for 6 Months" promotion, please contact us at: 1-306-457-2443

**Acknowledgment:** By participating in this promotion, you acknowledge that you have read, understood, and agreed to these Terms and Conditions.

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Date

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Name

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Signature

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Date

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Stoughton CU