

# Personal Everyday Accounts & Services






|  | Essential   | Extra                           | Elite                | eChoice                       | Student Advantage    | Explore US Chequing  | Diamond Members      |
|--|---|---------------------------------|----------------------|-------------------------------|----------------------|----------------------|----------------------|
| <b>Account Details</b>   |   |                                 |                      |                               |                      |                      |                      |
| Account Fee  | \$5.00/month                                      | \$10.00/month                   | \$18.00/month        | No Charge                     | No Charge            | \$5.00 US/month      | No Charge            |
| *Minimum Monthly Balance   | N/A   | \$3,000                         | \$5,000              | N/A                           | N/A                  | N/A                  | N/A                  |
| # of Free Debits per Month   | 10  | 50                              | Unlimited            | Unlimited online & self-serve | Unlimited            | N/A                  | Unlimited            |
| Per Item Debit Fee   | \$1.00  | \$1.00 (if over 50 Free Debits) | N/A                  | \$2.50 for OTC** debits       | N/A                  | \$1.00 US            | N/A                  |
| Paper Statements   | \$2.00/month                                      | \$2.00/month                    | \$2.00/month         | \$2.00/month                  | \$2.00/month         | \$2.00 US/month      | \$2.00/month         |
| In-Branch Deposits   | Unlimited; No Charge                              | Unlimited; No Charge            | Unlimited; No Charge | Unlimited; No Charge          | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge |
| <b>ATM Transactions</b>  |   |                                 |                      |                               |                      |                      |                      |
| Deposit (Any  Credit Union)       | Unlimited; No Charge                              | Unlimited; No Charge            | Unlimited; No Charge | Unlimited; No Charge          | Unlimited; No Charge | N/A                  | Unlimited; No Charge |
| Inquiry (Any  Credit Union)       | Unlimited; No Charge                              | Unlimited; No Charge            | Unlimited; No Charge | Unlimited; No Charge          | Unlimited; No Charge | N/A                  | Unlimited; No Charge |
| Bill Payments (Any  Credit Union) | \$1.50/bill; plus \$1.00 (if over 10 Free Debits) | \$1.00 (if over 50 Free Debits) | Unlimited; No Charge | Unlimited; No Charge          | Unlimited; No Charge | N/A                  | Unlimited; No Charge |

- Student Advantage Accounts are designed for students aged 12 - 18 and post-secondary students aged 19 - 25 (with confirmation of enrollment).
- Diamond Members are our seniors, aged 60 and over.

\* If your account balance remains at or above the minimum listed, you will not be charged the monthly fee that month.

\*\* OTC = Over the Counter

|  | Essential                                    | Extra  | Elite                | eChoice              | Student Advantage    | Explore US Chequing | Diamond Members      |
|--|--|--|----------------------|----------------------|----------------------|---------------------|----------------------|
| <b>ATM Transactions - Continued</b>  |  |  |                      |                      |                      |                     |                      |
| Transfer (Any  Credit Union)               | \$1.00 (if over 10 Free Debits)              | \$1.00 (if over 50 Free Debits)              | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge | N/A                 | Unlimited; No Charge |
| Withdrawal (Any  Credit Union)*            | \$1.00                                       | \$1.00 (if over 50 Free Debits)              | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge | N/A                 | Unlimited; No Charge |
| Withdrawal (other  Financial Institution)* | \$1.50; plus \$1.00 (if over 10 Free Debits) | \$1.50; plus \$1.00 (if over 50 Free Debits) | \$1.50               | \$1.50               | \$1.50               | N/A                 | \$1.50               |
| Withdrawal (International)*  | \$3.00; plus \$1.00 (if over 10 Free Debits) | \$3.00; plus \$1.00 (if over 50 Free Debits) | \$3.00               | \$3.00               | \$3.00               | N/A                 | \$3.00               |

|   |   |                                 |                      |                      |                      |                  |                      |
|---|---|---------------------------------|----------------------|----------------------|----------------------|------------------|----------------------|
| <b>Debit Items</b>                      |   |                                 |                      |                      |                      |                  |                      |
| AFT (Automated Funds Transfer)          | \$1.00 (if over 10 Free Debits)                   | \$1.00 (if over 50 Free Debits) | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge | \$1.00 US        | Unlimited; No Charge |
| Cheque                                  | \$1.00 (if over 10 Free Debits)                   | \$1.00 (if over 50 Free Debits) | Unlimited; No Charge | \$2.50 / cheque      | Unlimited; No Charge | \$1.00 US/Cheque | Unlimited; No Charge |
| Direct Payment / Point of Sale Purchase | \$1.00 (if over 10 Free Debits)                   | \$1.00 (if over 50 Free Debits) | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge | N/A              | Unlimited; No Charge |
| In-Branch Cash Withdrawal or Transfer   | \$1.00 (if over 10 Free Debits)                   | \$1.00 (if over 50 Free Debits) | Unlimited; No Charge | \$2.50               | Unlimited; No Charge | \$1.00 US        | Unlimited; No Charge |
| In-Branch Bill Payment                  | \$1.50/bill; plus \$1.00 (if over 10 Free Debits) | \$1.00 (if over 50 Free Debits) | Unlimited; No Charge | \$2.50 / bill        | Unlimited; No Charge | N/A              | Unlimited; No Charge |

\* To make a withdrawal at an ATM, be sure the card network symbols on the back of your card match the ones on the ATM.


|   | Essential   | Extra   | Elite  | eChoice              | Student Advantage    | Explore US Chequing  | Diamond Members      |
|---|---|---|--|----------------------|----------------------|----------------------|----------------------|
| <b>Internet Banking</b>                     |   |   |  |                      |                      |                      |                      |
| Online Bill Payments                        | \$1.00 (if over 10 Free Debits)                       | \$1.00 (if over 50 Free Debits)                       | Unlimited; No Charge                         | Unlimited; No Charge | Unlimited; No Charge | N/A                  | Unlimited; No Charge |
| Inquiries                                   | Unlimited; No Charge                                  | Unlimited; No Charge                                  | Unlimited; No Charge                         | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge |
| Loan Payments                               | \$1.00 (if over 10 Free Debits)                       | \$1.00 (if over 50 Free Debits)                       | Unlimited; No Charge                         | Unlimited; No Charge | Unlimited; No Charge | N/A                  | Unlimited; No Charge |
| Transfers (Immediate, Scheduled, Recurring) | \$1.00 (if over 10 Free Debits)                       | \$1.00 (if over 50 Free Debits)                       | Unlimited; No Charge                         | Unlimited; No Charge | Unlimited; No Charge | N/A                  | Unlimited; No Charge |
| Receive <i>Interac</i> e-Transfer®          | Unlimited; No Charge                                  | Unlimited; No Charge                                  | Unlimited; No Charge                         | Unlimited; No Charge | Unlimited; No Charge | N/A                  | Unlimited; No Charge |
| Send <i>Interac</i> e-Transfer®             | \$1.50/transfer; plus \$1.00 (if over 10 Free Debits) | \$1.50/transfer; plus \$1.00 (if over 50 Free Debits) | 2 Free transfers/month then \$1.50 /transfer | Unlimited; No Charge | Unlimited; No Charge | N/A                  | \$1.50 / transfer    |
| View Images of Cleared Cheques              | Unlimited; No Charge                                  | Unlimited; No Charge                                  | Unlimited; No Charge                         | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge |
| eStatements                                 | Unlimited; No Charge                                  | Unlimited; No Charge                                  | Unlimited; No Charge                         | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge | Unlimited; No Charge |

# Personal Savings Accounts & Services



|                                     | Everyday Savings                                 | Edge Savings                                     | Enrich High Interest Savings                     | Explore US Savings                |
|-------------------------------------|--|--|--|-----------------------------------|
| <b>Account Details</b>              |  |  |  |                                   |
| Monthly Account Fee                 | No Charge  | No Charge  | No Charge  | No Charge                         |
| # of Free Debits per Month          | 5  | 5  | 2  | 2                                 |
| Per Item Debit Fee                  | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 2 Free Debits)                   | \$2.50 US (if over 2 Free Debits) |
| Interest Calculated                 | Daily on lowest daily balance                    | Monthly on lowest monthly balance                | Quarterly on lowest quarterly balance            | Daily on lowest daily balance     |
| Interest Paid                       | Monthly at month end                             | Monthly at month end                             | Annually on October 31                           | Monthly at month end              |
| In-Branch Deposits                  | Unlimited; No Charge                             | Unlimited; No Charge                             | Unlimited; No Charge                             | Unlimited; No Charge              |
| Paper Statements                    | \$2.00 per month                                 | \$2.00 per month                                 | \$2.00 per month                                 | \$2.00 US per month               |
| <b>ATM Transaction</b>              |  |  |  |                                   |
| Deposit (Any 🇨🇦 Credit Union)       | Unlimited; No Charge                             | Unlimited; No Charge                             | Unlimited; No Charge                             | N/A                               |
| Inquiry (Any 🇨🇦 Credit Union)       | Unlimited; No Charge                             | Unlimited; No Charge                             | Unlimited; No Charge                             | N/A                               |
| Bill Payments (Any 🇨🇦 Credit Union) | \$1.50/bill; plus \$2.50 (if over 5 Free Debits) | \$1.50/bill; plus \$2.50 (if over 5 Free Debits) | \$1.50/bill; plus \$2.50 (if over 2 Free Debits) | N/A                               |
| Transfer (Any 🇨🇦 Credit Union)      | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 2 Free Debits)                   | N/A                               |
| Withdrawal (Any 🇨🇦 Credit Union)*   | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 2 Free Debits)                   | N/A                               |

\* To make a withdrawal at an ATM, be sure the card network symbols on the back of your card match the ones on the ATM.

|   | Everyday Savings                            | Edge Savings                                | Enrich High Interest Savings                | Explore US Savings |
|---|---|---|---|--------------------|
| <b>ATM Transactions - Continued</b>   |   |   |   |                    |
| Withdrawal (Other  Financial Institution)* | \$1.50; plus \$2.50 (if over 5 Free Debits) | \$1.50; plus \$2.50 (if over 5 Free Debits) | \$1.50; plus \$2.50 (if over 2 Free Debits) | N/A                |
| Withdrawal (International)*   | \$3.00; plus \$2.50 (if over 5 Free Debits) | \$3.00; plus \$2.50 (if over 5 Free Debits) | \$3.00; plus \$2.50 (if over 2 Free Debits) | N/A                |

| <b>Debit Items</b>                      |  |  |  |  |
|---|--|--|--|--|
| AFT (Automated Funds Transfer)          | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 5 Free Debits)                   | \$2.50 US (if over 2 Free Debits)                  |
| Cheque                                  | \$10.00; plus \$2.50 (if over 5 Free Debits)     | \$10.00; plus \$2.50 (if over 5 Free Debits)     | \$10.00; plus \$2.50 (if over 2 Free Debits)     | \$10.00 US; plus \$2.50 US (if over 2 Free Debits) |
| Direct Payment / Point of Sale Purchase | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 2 Free Debits)                   | N/A  |
| In-Branch Cash Withdrawal               | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 5 Free Debits)                   | \$2.50 (if over 2 Free Debits)                   | \$2.50 US (if over 2 Free Debits)                  |
| In-Branch Bill Payment                  | \$1.50/bill; plus \$2.50 (if over 5 Free Debits) | \$1.50/bill; plus \$2.50 (if over 5 Free Debits) | \$1.50/bill; plus \$2.50 (if over 2 Free Debits) | N/A  |
| In-Branch Account Transfers             | \$2.50/transfer (if over 5 Free Debits)          | \$2.50/transfer (if over 5 Free Debits)          | \$2.50/transfer (if over 2 Free Debits)          | \$2.50 US/transfer (if over 2 Free Debits)         |

- CAD Savings Accounts may be accessed online, by stopping in to one of our branches, agencies or through an ATM.

|   | Everyday Savings                                    | Edge Savings  | Enrich High Interest Savings                        | Explore US Savings   |
|---|---|---|---|----------------------|
| <b>Internet Banking</b>                     |   |   |   |                      |
| Online Bill Payments                        | \$2.50/bill (if over 5 Free Debits)                 | \$2.50/bill (if over 5 Free Debits)                 | \$2.50/bill (if over 2 Free Debits)                 | N/A                  |
| Inquiries                                   | Unlimited; No Charge                                | Unlimited; No Charge                                | Unlimited; No Charge                                | Unlimited; No Charge |
| Loan Payments                               | \$2.50 (if over 5 Free Debits)                      | \$2.50 (if over 5 Free Debits)                      | \$2.50 (if over 2 Free Debits)                      | N/A                  |
| Transfers (Immediate, Scheduled, Recurring) | \$2.50/transfer (if over 5 Free Debits)             | \$2.50/transfer (if over 5 Free Debits)             | \$2.50/transfer (if over 2 Free Debits)             | N/A                  |
| Receive <i>Interac</i> e-Transfer®          | Unlimited; No Charge                                | Unlimited; No Charge                                | Unlimited; No Charge                                | N/A                  |
| Send <i>Interac</i> e-Transfer®             | \$1.50/transfer; plus \$2.50 if over 5 Free Debits) | \$1.50/transfer; plus \$2.50 if over 5 Free Debits) | \$1.50/transfer; plus \$2.50 if over 2 Free Debits) | N/A                  |
| View Images of Cleared Cheques              | Unlimited; No Charge                                | Unlimited; No Charge                                | Unlimited; No Charge                                | Unlimited; No Charge |
| eStatements                                 | Unlimited; No Charge                                | Unlimited; No Charge                                | Unlimited; No Charge                                | Unlimited; No Charge |

- We have general trust accounts available for real estate agents and lawyers.