

Your Chequing Packages – four options to choose from – with competitive fees and our focused approach, we can help you find YOUR match!

Your Chequing 15

Transact a little?

You only make a few transactions and want a low monthly fee? Ideal if you conduct a regular, but limited, number of monthly transactions.

Account features include:

- ✓ Interac® Direct Payment
 - ✓ Credit Union affiliated ATM networks
 - ✓ MemberDirect® (Internet Banking)
 - ✓ TeleService (Telephone Banking)
 - ✓ In Branch Transactions (not including OTC bill payments)
 - ✓ Cheque Processing
 - ✓ Pre-authorized debits
 - ✓ Inter-Credit Union Services (ICU)
 - ✓ Deposit Anywhere
 - ✓ Interac Online purchase
- Per item fee on excess of 15 transactions
 - Pays interest at tiered rates
 - Interac® (Canada) and PLUS® (International) ATM networks give you access to ATMs around the world – surcharges may apply
 - Overdraft protection available based on approved credit
 - **Monthly fee of \$6.00**
 - **Monthly fee waived with a minimum monthly balance of \$2000**

Your Chq 15 Seniors \$4.50

Waived with a minimum daily balance of \$2000.

Your Chequing 40

Transact a lot?

If you average one transaction a day with a few extra on the weekend, this may be the package for you!

Account features include:

- ✓ Interac® Direct Payment
 - ✓ Credit Union affiliated ATM networks
 - ✓ MemberDirect® (Internet Banking)
 - ✓ TeleService (Telephone Banking)
 - ✓ In Branch Transactions (does not include OTC bill payments)
 - ✓ Cheque Processing
 - ✓ Pre-authorized debits
 - ✓ Inter-Credit Union Services (ICU)
 - ✓ Deposit Anywhere
 - ✓ Interac Online purchase
- 2 free of either:
- ✓ E-transfer
 - ✓ Interac® WD from ATM
- Per item fee of excess of 40 transactions
 - Pays interest at a tiered rates
 - Interac® (Canada) and PLUS® (International) ATM networks give you access to ATMs around the world – surcharges may apply
 - Overdraft protection available based on approved credit
 - Personalized cheques, half price basic order (one per year)
 - **Monthly fee of \$14.00**
 - **Monthly fee waived with a minimum monthly balance of \$3000.00**

Your Chq 40 Seniors \$10.50

Waived with a minimum daily balance of \$3000.

Your Chequing Unlimited

Transact without limits! The ultimate in convenience, earning power and value added account features!

Account features include:

- ✓ Interac® Direct Payment
 - ✓ Credit Union affiliated ATM networks
 - ✓ MemberDirect® (Internet Banking)
 - ✓ TeleService (Telephone Banking)
 - ✓ In Branch Transactions (includes OTC bill payments)
 - ✓ Cheque Processing
 - ✓ Pre-authorized debits
 - ✓ Inter-Credit Union Services (ICU)
 - ✓ Deposit Anywhere
 - ✓ Interac Online purchase
- 5 free of either:
- ✓ E-transfer
 - ✓ Interac® WD from ATM
- 2 free PLUS® ATM WD
- Pays interest at tiered rate
 - Personalized Cheques, one basic style order per year
 - Unlimited stop payments
 - Free money orders and certified cheques
 - 50% discount on Safety Deposit Boxes
 - Overdraft protection available based on approved credit
 - **Monthly fee of \$28.00**
 - **Monthly fee waived with minimum monthly balance of \$5000**

Your Chq Unlimited Seniors \$21.00

Waived with a minimum daily balance of \$5000.

**Package pricing subject to change.*

Your Chequing Electronic

Transact electronically – access your accounts anytime, anywhere. Using self-serve options!

Account features include:

- ✓ Interac® Direct Payment
 - ✓ Credit Union affiliated ATM networks
 - ✓ MemberDirect® (Internet Banking)
 - ✓ TeleService (Telephone Banking)
 - ✓ Pre-authorized debits
 - ✓ Deposit Anywhere
 - ✓ Interac® Online purchase
 - ✓ Interac® (Canada) and PLUS® (International) ATM networks around the world – surcharges may apply
- 3 free of either:
- ✓ E-transfer
 - ✓ Interac® WD from ATM
- Pays interest at tiered rates
 - Overdraft protection available based on approved credit
 - **Monthly Fee of \$18.00**
 - **Monthly fee waived with a minimum balance of \$4000.00**

Your Electronic Chq Seniors \$13.50

Waived with a minimum daily balance of \$4000.

Your US\$ Chequing

Don't be bound by borders!

Non-interest bearing account with pay as you go transactions. Reduce the expense of converting with convenient access to YOUR money.

- **Monthly fee of \$5.00**

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