

## Choose the account that's right for you!

## **Personal Accounts**

	Regular	Basic	Premium	eStride	Complete	<b>Youth</b> Under 18 years old	<b>Student</b> 18–24 years old	<b>Golden</b> Over 60 years old	USD Chequing
January 2020	Unlimited free transactions with \$3,000 minimum monthly balance: cash withdrawals, cheques, debit card purchases and more. Pay only for what you use when balance is below \$3,000.	Includes 20 transactions for one low monthly fee — including cash withdrawals, cheques, debit card purchases and more. Additional transactions pay- as-you-go.	Includes 40 transactions every month, including cash withdrawals, cheques, debit card purchases, 3 free Interac® e-Transfers and more. Additional transactions pay- as-you-go.	<b>Unlimited</b> FREE digital (non-branch) transactions, including <i>Interac</i> ® e-Transfers.	Unlimited transactions — never worry about a limit again PLUS more exclusive features, all for one low monthly fee.	25 FREE transactions every month, including cash withdrawals, cheques, debit card purchases and more. Additional transactions pay- as-you-go, with NO monthly fee.	60 FREE transactions every month, including cash withdrawals, cheques, debit card purchases and more. Additional transactions pay- as-you-go, with NO monthly fee.	50 FREE transactions every month, including cash withdrawals, cheques, debit card purchases and more. Additional transactions pay- as-you-go, with NO monthly fee.	A limited pay-as-you-go account, ideal for members who require quick and easy access to U.S. funds.
Monthly Fee	Varies	\$5.00	\$11.00	\$15.00	\$20.00	FREE	FREE	FREE	Pay as You Go
FREE transactions every month	<b>UNLIMITED</b> with minimum balance OR Pay as You Go	20	40	<b>UNLIMITED</b> Digital	UNLIMITED	25	60	50	n/a
Interac® Debit Payment	\$0.50	\$0.50	\$0.50	FREE	FREE	\$0.50	\$0.50	\$0.50	n/a
ATM Withdrawal Stride ATM Ding Free <sup>®</sup> CU ATM Interac <sup>®</sup> ATM	\$0.70 \$0.70 \$1.50	\$0.70 \$0.70 \$1.50	\$0.70 \$0.70 \$1.50	FREE FREE \$1.50	FREE FREE \$1.50	\$0.70 \$0.70 \$1.50	\$0.70 \$0.70 \$1.50	\$0.70 \$0.70 \$1.50	n/a n/a n/a
Bill Payment Online, Mobile In Branch	\$0.50 \$1.00	\$0.50 \$1.00	\$0.50 \$1.00	<b>FREE</b> \$1.50	<b>FREE</b> \$1.00	\$0.50 \$1.00	\$0.50 \$1.00	\$0.50 <b>FREE</b>	n/a n/a
Transfers (Online, Mobile)	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	n/a
Pre-authorized Debit	\$0.70	\$0.70	\$0.70	FREE	FREE	\$0.70	\$0.70	\$0.70	\$1.00
Interac <sup>®</sup> e-Transfer	\$1.50	\$1.50	3 <b>FREE</b> , then \$1.50	FREE	FREE	\$1.50	5 <b>FREE</b> , then \$1.50	\$1.50	n/a
Debit Withdrawal, Cheque, Transfer	\$0.70	\$0.70	\$0.70	Electronic <b>FREE</b> In-Branch \$1.50 Cheque Clearing \$1.50	FREE	\$0.70	\$0.70	\$0.70	Cash \$1.00 Cheques \$2.00
Deposit	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
First Debit Card	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	n/a
Monthly Paper Statement	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	FREE	\$2.50	FREE	\$2.50
Personalized Cheques	Current Rate	Current Rate	FREE	Current Rate	FREE	FREE	FREE	FREE	Current Rate
Safety Deposit Box	Current Rate	Current Rate	Current Rate	Current Rate	\$15 annual rebate	Current Rate	Current Rate	\$15 annual rebate	n/a

Where exceptional is expected

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