

CHEQUING

SAVINGS

	Pay As You Go	Smart-E Account	Smart Value	Smart Plus	US Chequing	Youth Boost Account	Golden	Plan 24 - Golden	Plan 24 - Savings	Advantage Savings
Why Choose This Account?	Pay only for the transactions you use, no monthly fee. Choose this if you have very few monthly transactions.	Ideal for those who prefer to bank digitally.	If you prefer banking in person and will make over 10 debit transactions a month, choose this account for a lower fee.	Use your account as often as you like, how you like, with no limit.	Utilize USD cheques.	Designed for ages 0-24, this account evolves with you through every stage of life — from saving early to managing everyday banking needs. Enjoy flexible features & digital convenience.	Designed specifically for members 60 years of age plus.	Designed specifically for members 60 years of age plus.	Earn monthly interest while keeping your savings flexible.	Take your savings to a higher level with a premium interest rate.
What's Included?	**These service charges waived if minimum monthly balance in MAXIMIZER is \$5,000 or more.	*Includes 20 digital transactions plus 10 FREE Interac® eTransfers.	*Includes 50 transactions.	Unlimited transactions.	Tiered interest, please refer to current rates online.	*Includes free transactions.	**35 transactions then normal fees apply. Fees waived if MMB of \$5000. Free annual in branch cheque printing.*	4 Free Transactions per month then normal fees apply.	Demand access savings account	Minimum monthly balance of greater than \$10,000.
Monthly Fee	FREE	\$4.95	\$9.95	\$19.95	FREE	FREE	FREE	FREE	FREE	FREE
Deposits	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Interest	Calculated Daily/ Paid Monthly	Calculated Daily/ Paid Monthly	Calculated Daily/ Paid Monthly	Calculated Daily/ Paid Monthly	Calculated Daily/ Paid Monthly	Calculated Daily/ Paid Monthly	Calculated Daily/ Paid Monthly	Calculated Daily/ Paid Monthly	Calculated Daily/ Paid Monthly	Calculated Daily/ Paid Monthly
Mailed Paper Statement	\$5.00	N/A	\$5.00	\$5.00	\$5.00 USD	N/A	\$3.00	\$3.00	\$5.00	N/A
Pre-authorized Debits	**\$1.00	Included* (\$1.00)	Included* (\$1.00)	Included* (\$1.00)	\$1.00 USD	Included* (\$1.00)	Included* (\$1.00)	Included* (\$1.00)	\$1.00	N/A
Point of Sale/Interac	**\$1.00	Included* (\$1.00)	Included* (\$1.00)	Included* (\$1.00)	N/A	Included* (\$1.00)	Included* (\$1.00)	Included* (\$1.00)	\$1.00	N/A
In-branch Bill Payments	\$1.50	\$5.00	Included* (\$1.50)	Included* (\$1.50)	N/A	\$1.50	Included* (\$1.50)	Included* (\$1.50)	\$1.50	\$3.00
In-Branch Withdrawals	**\$1.00	\$5.00	Included* (\$1.00)	Included* (\$1.00)	\$1.00 USD	\$1.00	Included* (\$1.00)	Included* (\$1.00)	\$1.00	\$3.00
Interac® eTransfers	**\$0.50	10 Free (\$0.50)	Included* (\$0.50)	Included* (\$0.50)	N/A	Included* (\$0.50)	5 Free (\$0.50)	Included* (\$0.50)	\$0.50	\$3.00
CDN Official Cheque	\$9.00	\$9.00	1 Free (\$9.00)	1 Free (\$9.00)	N/A	\$9.00	1 Free (\$9.00)	\$9.00	\$9.00	N/A
Cheques	**\$1.00	\$5.00	Included* (\$1.00)	Included* (\$1.00)	\$1.00 USD	Included* (\$1.00)	Included* (\$1.00)	N/A	N/A	N/A
USD Drafts	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	N/A
PC Banking Bill Payments	FREE	FREE	FREE	FREE	N/A	FREE	FREE	FREE	FREE	N/A
Call Center Bill Payments	FREE	Included* (\$1.50)	Included* (\$1.50)	FREE	N/A	Included* (\$1.50)	Included* (\$1.50)	Included* (\$1.50)	FREE	N/A
Call Center Transfers	FREE	FREE	FREE	FREE	N/A	FREE	FREE	FREE	FREE	N/A
ATM Withdrawal - All Cdn. Credit Unions	**\$1.00	Included* (\$1.00)	Included* (\$1.00)	Included* (\$1.00)	N/A	Included* (\$1.00)	Included* (\$1.00)	Included* (\$1.00)	\$1.00	N/A
ATM Withdrawal - Non-Credit Union	\$3.00	\$3.00	\$3.00	\$3.00	N/A	\$3.00	\$3.00	\$3.00	\$3.00	N/A
ATM Withdrawal - International	\$4.00	\$4.00	\$4.00	\$4.00	N/A	\$4.00	\$4.00	\$4.00	\$4.00	N/A