

PERSONAL CHEQUING ACCOUNTS							
Account Type	Regular Chequing	Bronze Chequing	Silver Chequing	Platinum Chequing	Young Canadian Chequing	Golden Chequing	US Chequing
Account Designed for:	Pay-as-you-go with no fixed monthly fee	Low volume account for members who anticipate having up to 20 transactions per month	Mid volume account for members who anticipate having up to 40 transactions per month	A high volume account for members who prefer to have an all inclusive monthly fee	For members aged 18 to 25 who are starting a career, continuing education and/or starting a family	For members aged 60 or better - provides unlimited transactions at no cost	Provides easy access to US funds
Monthly Fee	No Monthly Fee	\$6.50/Month	\$10.50/Month	\$15.50/Month	No Monthly Fee	No Monthly Fee	No Monthly Fee
Cheques or Pre-authorized Debits	\$0.65	Up to 20 combined transactions each month	Up to 40 combined transactions each month	Unlimited	Up to 40 combined transactions each month	Unlimited	\$1.00
Debit Cards Purchases (POS)	\$0.65						N/A
ATM Withdrawal (Credit Union ATM)	\$0.65						N/A
Bill Payments (Online Banking and by TeleBanking)	\$0.65						N/A
Cash Withdrawal (in Branch)	\$0.65						\$1.00
Charges for Transactions in Excess of Limit	\$0.65	\$0.65	\$0.65	N/A	\$0.65	N/A	\$1.00
Transactions without Service Fees							
Deposits (in Branch or ATM)	Free	Free	Free	Free	Free	Free	Free
Online Banking Access	Free	Free	Free	Free	Free	Free	Free
Transfers (In Branch, Online Banking, TeleBanking or ATM)	Free	Free	Free	Free	Free	Free	Free
Pay-as-you-go Service Fees							
Transfers (System generated)	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Bill Payments (Over the counter)	\$1.50	Free	Free	Free	Free	Free	\$1.50
ATM Withdrawals (Non-Credit Union ATM)	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	N/A
POS Purchases (Cirrus Network US)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A
ATM Withdrawals (Cirrus Network US/International)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A
Statements - Produced Monthly	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00*
Cheque Order	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge	Per order charge
Additional Benefits:	Maintain a minimum monthly balance of \$1,500 and fees for cheques, pre-authorized debits, POS & ATM withdrawals will be waived					\$15 off all Safety Deposit Box rentals	*Fee waived if linked to Canadian Chequing Account.

PERSONAL SAVINGS ACCOUNTS							
Savings Account Type	Plan 24 Savings	Regular Savings	High Interest Savings	Golden Savings	FAT CAT Savings	HEADSTART Savings	US Savings
				<i>For members aged 60 or better.</i>	<i>Available to members 12 years of age & under.</i>	<i>Available to members 13 - 17 years of age.</i>	
Account Designed for:	A low fee savings account that pays interest on the daily closing balance	A low fee savings account that pays tiered interest on the daily closing balance	A high interest savings account that pays interest on the minimum monthly balance	A no fee savings account that pays interest on the daily closing balance	A low fee savings account that pays interest on the daily closing balance	A low fee savings account that pays interest on the daily closing balance	A US Dollar savings account that pays interest on the minimum monthly balance with no additional fees
Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee	No Monthly Fee
Cheques or Pre-authorized Debits	Includes 2 free transactions per month	\$0.65	Includes one free transaction per month	Unlimited	Includes 4 free transactions per month	Includes 15 free transactions per month	\$1.00
Debit Cards Purchases (POS)		\$0.65					N/A
ATM Withdrawal (Credit Union ATM)		\$0.65					N/A
Bill Payments (Online Banking and by TeleBanking)		\$0.65					N/A
Cash Withdrawal (in Branch)		\$0.65					\$1.00
Charges for Transactions in Excess of Limit	\$0.65	\$0.65	\$1.25	N/A	\$0.65	\$0.65	\$1.00
Transactions without Service Fees							
Deposits (in Branch or ATM)	Free	Free	Free	Free	Free	Free	Free
Online Banking Access	Free	Free	Free	Free	Free	Free	Free
Transfers (In Branch, Online Banking, TeleBanking or ATM)	Free	Free	Free	Free	Free	Free	Free
Pay-as-you-go Service Fees							
Transfers (System generated)	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Bill Payments (Over the counter)	\$1.50	\$1.50	\$1.50	Free	Free	Free	\$1.50
ATM Withdrawals (Non-Credit Union ATM)	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	N/A
POS Purchases (Cirrus Network US)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A
ATM Withdrawals (Cirrus Network US/International)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	N/A
Statements - Produced Monthly	Included w/Canadian Chequing *	Included w/Canadian Chequing *	Included w/Canadian Chequing *	Included w/Canadian Chequing *	Free	Free	Included w/ Canadian Chequing*
Notes:	* Monthly fee does not apply if linked to a Canadian Chequing Account. If a Canadian Chequing account is not present, a monthly fee of \$2.00 will apply.						