my BACU Belgian-Alliance Credit Union

Personal Savings Accounts

Account Name	**PLAN 24®** Savings	**Regular** Savings	**High Interest** Savings	**FAT CAT®** Savings	**HEADSTART®** Savings	**Golden PLAN 24** Savings
Account Description	**Flexible** savings account for your core banking needs	For short-term goals or a rainy day fund	Our **most rewarding** savings account	For members aged 12 and under	For members aged 13 to 17	For members aged 60 and over
Interest Calculated on	Daily closing balance	Daily closing balance	Minimum monthly balance	Daily closing balance	Daily closing balance	Daily closing balance
Monthly Fee	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**	**FREE**
• Interac e-Transfer® • Pre-authorized Debits • Debit Card Purchases • Bill Payments - online & in-branch • Cash Withdrawals - in-branch & at any Credit Union ATM	**Up to 5** combined transactions every month	**Includes 1** transaction per month	**Includes 1** transaction per month	**Up to 5** combined transactions every month	**Up to 15** combined transactions every month	**Unlimited**
Additional Transactions	$0.75	$0.75	$1.25	$0.75	$0.75	n/a

ALL personal savings accounts include ***unlimited*** **:**
FREE Deposits - Electronic, In-branch, at any Credit Union ATM
FREE Transfers - Electronic, In-branch, at any Credit Union ATM

Subject to change without notice

For current fees and other charges not listed, please refer to our Schedule of Service Charges at ***myBACU.ca > Banking > Accounts > Service Fees***

Effective November 1, 2026