

Features	Everyday Business (Tier 1)	Everyday Business (Tier 2)	Everyday Business (Tier 3)	Premium Business	Premium Ag	Crossborder USD (Must have CAD Chequing Account)	Community Chequing (Tier 1)	Community Chequing (Tier 2)
Free Unlimited Deposits	✓	✓	✓	✓	✓	✓	✓	✓
Free Unlimited Incoming e-Transfers	✓	✓	✓	✓	✓	N/A	✓	✓
Outgoing e-Transfers	✓	✓	✓	✓	✓	N/A	✓	✓
Ding Free ATM usage across Canada	✓	✓	✓	✓	✓	N/A	N/A	N/A
Free access to digital & mobile app banking	✓	✓	✓	✓	✓	✓	✓	✓
Free Cheque Order (200 free cheques at account opening)	—	—	—	✓	✓	—	—	—
Credit Card Annual Fee Rebate (Primary Cardholder Only)	—	—	—	✓	✓	—	—	—
Free Certified Cheques or MTC	—	—	—	✓	✓	—	—	—
Free Stop Payments	—	—	—	✓	✓	—	—	—
Complimentary CAFT Includes Set up Fee and Monthly Fee	—	—	—	✓	✓	—	—	—
Monthly Package Fee	\$10 Includes 15 Free Debits 35 Transactions auto bumps to Tier 2	\$30 Includes 50 Free Debits 75 Transactions auto bumps to Tier 3	\$55 Includes 100 Free Debits	\$75 Unlimited	\$55 Unlimited	\$0	\$0 Includes 10 Free Debits	\$10 Unlimited
Additional Transactions Over Limit	\$1	\$1	\$1	N/A	N/A	\$1 USD	N/A	N/A
ATM Withdrawal Interac (Non CU ATM)	\$3	\$3	\$3	\$0	\$0	N/A	N/A	N/A
ATM Withdrawal Plus & Cirrus (US & International ATMs)	\$4	\$4	\$4	\$0	\$0	N/A	N/A	N/A
Paper Statement Fee	\$3	\$3	\$3	\$3	\$3	\$3 USD	\$3	\$3
Minimum Monthly Balance Waiver 100% Rebate on Package pricing	—	—	—	—	\$25,000	—	—	\$5,000

Business, Ag, and Community Savings Accounts

Features	Everyday Savings	Premium Savings
Free Unlimited Deposits	✓	✓
Free Unlimited Incoming e-Transfers	✓	N/A
Outgoing e-Transfers	\$1.50	N/A
Ding Free ATM usage across Canada	✓	N/A
Free access to digital & mobile app banking	✓	✓
Monthly Package Fee	N/A	N/A
Additional Transactions Over Limit	2 Free Debits/ month then \$1 each (Excluding self-serve electronic transfer to chequing)	2 Free Debits/ month then \$3 each
ATM Withdrawal Interac (Non CU ATM)	\$3	N/A
ATM Withdrawal Plus & Cirrus (US & International ATMs)	\$4	N/A
Paper Statement Fee	\$3	\$3
Statement	Semi-annual	Semi-annual
Interest	Calculated Daily Paid Monthly	Calculated Daily Paid Monthly

Service Fees

Service	Amount
Account Inquiries or Transfers (by Phone)	\$3
Stop Payment	\$20
NSF Returned Item	\$45
Certified Cheque - Member	\$10
Certified Cheque - Non-Member	\$15
Draft	\$15
Manager's Trust Account Cheque	\$10
Incoming Wire Transfer	\$20
Outgoing Wire Transfer - Domestic	\$20
Outgoing Wire Transfer - Foreign	\$40
Safety Deposit Box Rental	\$30 - \$125

CAFT (Customer Automated Funds Transfer System)

Business members can send or receive electronic funds on a one-time, scheduled or recurring basis. Simplify payroll, accounts payable, or for the collection of rent or regular donations.

[Contact us to learn more.](#)

AgrInvest

AgrInvest is a government-supported savings program that helps you set aside money for tough years, unexpected expenses, or new opportunities on the farm. You make a deposit, the government matches a portion of it, and you get access to a growing fund you can tap into when you need it most.

[Contact us to learn more.](#)



prosperitycu.ca