

Personal Chequing Accounts

Features	Basic Chequing	Everyday Chequing (Tier 1)	Everyday Chequing (Tier 2)	Premium Chequing	Crossborder USD (Must have CAD Chequing account)
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	✓	✓	✓	✓	✓
Free Cheque Order	—	—	—	✓	—
Credit Card Annual Fee Rebate (Primary Cardholder Only)	—	—	—	✓	—
Free Certified Cheques, Stop Payments or MTC	—	—	—	✓	—
Free Small Safety Deposit Box (or credit towards larger box)	—	—	—	✓	—
Monthly Package Fee	\$4 Includes 10 free Debits (Does not include e-Transfers)	\$8 Includes 40 Free Debits (44 transactions auto bumps to Tier 2)	\$12 Unlimited	\$25 Unlimited	\$0
Additional Transactions Over Limit	\$1	\$1	N/A	N/A	\$1 USD
ATM Withdrawal Interac (Non CU ATM)	\$3	\$3	\$3	\$0	N/A
ATM Withdrawal Plus & Cirrus (US & International ATM)	\$4	\$4	\$4	\$0	N/A
Paper Statement Fee	\$3	\$3	\$3	\$3	\$3 USD
Rebate on Monthly Package Fee	Youth – Age 21 and Under 100% Rebate on Package Pricing Senior – Age 60+ 50% Rebate on Package Pricing 50% Rebate on Paper Statement Fee				
Minimum Monthly Balance Waiver 100% Rebate on Package pricing	—				\$7,500 —

Personal Savings Account

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