

Accounts & Fees

EFFECTIVE: November 1, 2020

	PERSONAL ACCOUNTS							BUSINESS ACCOUNTS						NO LONGER AVAILABLE
TRANSACTIONS	B.Chequing	B.Chequing Plus	B.Chequing Flex	Platinum Plan	B.Saving Personal	B.Junior	B.Golden Chequing	B.Smart Mini	B.Smart	B.Smart Plus	Platinum Business	B.Saving Business	Organization Chequing	Energy Chequing
Interest (See rate sheet)	No	No	No	Yes	Yes	Yes	No	Balances ≥ \$50,000	Balances ≥ \$50,000	Balances ≥ \$50,000	Yes	Yes	Yes	Balances ≥ \$10,000
Available in USD	Yes	N/A	N/A	Yes	N/A	N/A	N/A	N/A	Yes	N/A	Yes	N/A	N/A	N/A
Monthly Fee	\$3.75	\$10.75	\$19.75	N/A	N/A	N/A	\$5.00	\$9.75	\$21.75	\$32.75	N/A	N/A	\$4.75	\$20.00
Debits included in monthly fee	6 free* then fee as shown below	25 free* then fee as shown below	Fees as shown below	2 free* then fee as shown below	N/A	N/A	Fees as shown below	Fees as shown below	10 free* then fee as shown below	30 free* then fee as shown below	2 free* then fee as shown below	N/A	Fees as shown below	Fees as shown below
Deposits	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
In Branch/ATM Withdrawal	\$1.25*	\$1.25*	Free	\$5.00*	\$1.25	Free	Free	\$1.25	\$1.25*	\$1.25*	\$5.00*	\$1.25	Free	Free
In Branch Transfer	\$1.25*	\$1.25*	Free	\$5.00*	\$1.25	Free	Free	\$1.25	\$1.25*	\$1.25*	\$5.00*	\$1.25	Free	Free
Online transfers between accounts	Free	Free	Free	\$5.00*	Free	Free	Free	Free	Free	Free	\$5.00*	Free	Free	Free
Cheque	\$1.25*	\$1.25*	Free	N/A	N/A	N/A	Free	\$1.25	\$1.25*	\$1.25*	N/A	N/A	Free	Free
POS Purchase	\$1.25*	\$1.25*	Free	\$5.00*	\$1.25	Free	Free	\$1.25	\$1.25*	\$1.25*	\$5.00*	\$1.25	Free	Free
Pre-authorized Payment	\$1.25*	\$1.25*	Free	\$5.00*	\$1.25	\$1.25	Free	\$1.25	\$1.25*	\$1.25*	\$5.00*	\$1.25	Free	Free
In Branch Bill Payment	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	Free	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
Online Bill Payment	\$1.25*	\$1.25*	Free	\$5.00*	\$1.25	\$1.25	Free	\$1.25	\$1.25*	\$1.25*	\$5.00*	\$1.25	Free	Free
e-Transfer Out or Request	\$1.50*	\$1.50*	10 free then \$1.50	\$5.00*	\$1.50	2 Free then \$1.50	\$1.50	\$1.50	\$1.50*	\$1.50*	\$5.00*	\$1.50	\$1.50	\$1.50
eStatements	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Paper Statements	\$3.50	\$3.50	\$3.50	N/A	N/A	\$3.50	Free	\$5.00	\$5.00	\$5.00	N/A	N/A	\$5.00	\$3.50
Cheque Images with paper stmts	\$1.00	\$1.00	\$1.00	N/A	N/A	\$1.00	\$1.00	\$2.50	\$2.50	\$2.50	N/A	N/A	\$2.50	\$1.00
Official Cheques	\$10.00	\$10.00	\$10.00	\$10.00	10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Interac ATM (Non Credit Union ATM)	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
US ATM	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
International ATM	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Stop Payment ¹	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50
Coverdraft (system transfer)	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
MemberDirect	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free

¹ Stop Payment fee applicable when placed in branch or over MemberDirect. | **UPDATED Monday, November 16, 2020**