



GET DOWN TO BUSINESS: CHEQUING ACCOUNTS	PAY AS YOU GO <i>Flexible banking that fits your business activity.</i>	VALUE <i>Everyday business banking with room to grow.</i>	PLUS <i>Built for businesses with more banking activity.</i>	NON-PROFIT <i>Simple, affordable banking for organizations that serve the community.</i>	USD <i>Convenient access to U.S. funds for your business.</i>
Eligibility	N/A	N/A	N/A	Available to non-profit organizations	N/A
Monthly Service Fee	\$0	\$20	\$50	\$0	\$0
Exemption Balance (MSF only)	N/A	\$80,000	\$100,000	N/A	N/A
# of Free Withdrawals Monthly ¹	N/A	40	100	Unlimited ¹	2
# of Free Interac e-Transfers®	N/A	10	25	10	N/A
Other Features	N/A	N/A	N/A	N/A	N/A
In-branch ² Withdrawals/Transfers	\$1.00	\$1.00	\$1.00	\$0.00	\$1.25
In-branch Bill Payments ³	\$1.50	\$1.50	\$1.50	\$1.50	N/A
Cheque Clearing	\$0.90	\$0.90	\$0.90	\$0.00	\$2.00
External Withdrawals	\$0.90	\$0.90	\$0.90	\$0.00	\$1.25
Online/Telephone Banking Transfers	\$0.00	\$0.00	\$0.00	\$0.00	\$1.25
Online/Telephone Banking Bill Payments	\$0.90	\$0.90	\$0.90	\$0.00	N/A
Debit Card Purchases	\$0.90	\$0.90	\$0.90	\$0.00	N/A
Send Interac e-Transfer®	\$1.00	\$1.00	\$1.00	\$1.00	N/A

GROWING YOUR BUSINESS: SAVINGS ACCOUNTS	DAILY SAVINGS <i>Everyday savings with practical access.</i>	PREMIUM <i>Higher earning potential without locking funds away.</i>	PLATINUM <i>High-yield tiered savings provide an investment-type rate of return.</i>	AGRI INVEST <i>Built for agriculture. Designed for growth.</i>	USD SAVINGS <i>Save in USD. Earn with confidence.</i>
Eligibility	N/A	N/A	N/A	Available to eligible Manitoba farming operations	N/A
Interest Calculated	Daily	Daily	Monthly	Daily	Daily
Interest Paid	Monthly	Monthly	Monthly	Monthly	Monthly
Interest Tiers	N/A	N/A	\$0.00-\$99,999.99, \$100K-\$249,999.99, \$250,000+	0-\$49,999, \$50,000-\$99,999, \$100,000-\$249,999, 250,000+	N/A
# of Free Withdrawals Monthly ¹	5	2	1	N/A	N/A
# of Free Interac e-Transfers®	N/A	N/A	N/A	N/A	N/A
Other Features	N/A	N/A	N/A	N/A	N/A
In-branch ² Withdrawals/Transfers	\$1.50	\$2.50	\$2.50	N/A	\$1.50
In-branch Bill Payments ³	\$1.50	\$1.50	\$1.50	N/A	N/A
Cheque Clearing	N/A	N/A	N/A	N/A	N/A
External Withdrawals	\$1.50	\$2.50	\$2.50	N/A	N/A
Online/Telephone Banking Transfers	\$0.00	\$0.00	\$0.00	N/A	N/A
Online/Telephone Banking Bill Payments	\$1.50	\$2.50	\$2.50	N/A	N/A
Debit Card Purchases	\$1.50	\$2.50	\$2.50	N/A	N/A
Send Interac e-Transfer®	\$1.00	\$1.00	\$1.00	N/A	N/A

NOTES:

APPLICABLE TO ALL CANADIAN PRODUCT TYPES

- All deposits are guaranteed without limit by the Deposit Guarantee Corporation of Manitoba.
- Ability to move your money quickly and conveniently with services like debit, e-Transfer®, AutoDeposit®, or Request Money®.
- Access to online banking, Access CU mobile app, and our Member Solutions Centre.
- Printed monthly statement fee of \$3 applied to all products. Fee waived for members under 19 or over 59. eStatements received via online banking are free.

All other fees noted on our Service Fee Schedule. Please ask a representative for a copy.

¹Transactions included in free monthly withdrawals: Cheque clearing, online bill payments, external withdrawals, debit card purchases, in-branch and cash withdrawals, transfers and bill payments, pre-authorized transactions to pay CU loans (no charge). Transactions **not included** in free monthly withdrawals: ATM withdrawals outside Canada.

²In-branch refers to the manual withdrawals completed in-branch or by the Member Solutions Centre. Online transfers between Access accounts are free and don't count toward monthly transactions.

³Not included in monthly package benefits. Collabria credit card payments and government agency payments waived.

®INTERAC is a registered Trademark owned by Interac Inc. and is used under license.