



DAY-TO-DAY: PERSONAL CHEQUING ACCOUNTS	PAY AS YOU GO <i>Only pay for the transactions you make.</i>	EVERYDAY <i>Just what you need, at a price that works.</i>	DIGITAL <i>Bank digitally, simply, and affordably.</i>	UNLIMITED <i>All the transactions, none of the limits.</i>	USD <i>Easy access to US funds for over-the- border shoppers and vacationers.</i>
Eligibility	N/A	N/A	N/A	N/A	N/A
Monthly Service Fee	\$0	\$8 (FREE for 59+ members)	\$10 (\$5 for 59+ members)	\$17 (\$8 for 59+ members)	\$0
Exemption Balance (MSF only)	N/A	\$2,500	N/A	\$5,000	N/A
# of Free Withdrawals Monthly ¹	N/A	40	Unlimited ¹	Unlimited ¹	2
# of Free Interac e-Transfers [®]	N/A	10	Unlimited	Unlimited	N/A
Other Features	2 free withdrawals for line of credit (LOC), if used in that month	N/A	N/A	Interest tiers: \$0 - \$24,999 \$25,000 - \$59,999 \$60,000+	N/A
In-branch ² Withdrawals/Transfers	\$0.75	\$0.75	\$1.50	\$0.00	\$1.25
In-branch Bill Payments ³	\$1.25	\$1.25	\$2.00	\$0.00	N/A
Cheque Clearing	\$0.75	\$0.75	\$0.75	\$0.00	\$2.00
External Withdrawals	\$0.75	\$0.75	\$0.00	\$0.00	\$1.25
Online/Telephone Banking Transfers	\$0.00	\$0.00	\$0.00	\$0.00	\$1.25
Online/Telephone Banking Bill Payments	\$0.75	\$0.75	\$0.00	\$0.00	N/A
Debit Card Purchases	\$0.75	\$0.75	\$0.00	\$0.00	N/A
Send Interac e-Transfer [®]	\$1.00	\$1.00	\$0.00	\$0.00	N/A

SPECIALTY: ACCOUNTS FOR EVERY STAGE OF LIFE	GROW <i>Smart starts for bright futures.</i>	NEW MEMBER <i>A warm welcome to your financial future.</i>	STUDENT <i>Smart banking for students of any age.</i>	ABILITY <i>Banking built for everyone.</i>
Eligibility	0-19	For newcomers to Canada (within two years)	Full-time students (post-secondary)	Must qualify for Disability Tax Credit or CPP Disability
Monthly Service Fee	\$0.00	\$0.00 - first year	\$0.00	\$0.00
Exemption Balance (MSF only)	N/A	N/A	N/A	N/A
# of Free Withdrawals Monthly ¹	Unlimited ¹	Unlimited ¹	Unlimited ¹	Unlimited ¹
# of Free Interac e-Transfers [®]	Unlimited	Unlimited	Unlimited	Unlimited
Other Features	Enhanced interest rate on first \$2,000	Free small safe deposit box (subject to availability)	Reduced interest rates on lines of credit while in school	24 free cheques per year
In-branch ² Withdrawals/Transfers	\$0.00	\$0.00 - first year	\$0.75	\$0.00
In-branch Bill Payments ³	\$0.00	\$0.00 - first year	\$1.25	\$0.00
Cheque Clearing	\$0.00	\$0.00 - first year	\$0.75	\$0.00
External Withdrawals	\$0.00	\$0.00 - first year	\$0.00	\$0.00
Online/Telephone Banking Transfers	\$0.00	\$0.00 - first year	\$0.00	\$0.00
Online/Telephone Banking Bill Payments	\$0.00	\$0.00 - first year	\$0.00	\$0.00
Debit Card Purchases	\$0.00	\$0.00 - first year	\$0.00	\$0.00
Send Interac e-Transfer [®]	\$0.00	\$0.00 - first year	\$0.00	\$0.00

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 \$2 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.

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PRODUCT SPECIFIC NOTES

[Student] A full-time student will be defined as someone taking 18 credit hours or three full courses per semester. Proof of enrollment is required annually in order to maintain these account benefits (excluding in-branch bill payments, in-branch withdrawals, cheque clearing).

[Grow] A parent/guardian signor may be required. See your branch for more details. Once age of eligibility has passed, all transactions will be charged at \$2.00 each.

[New Member] Account benefits are active for 365 days, after which the account will replicate Unlimited Chequing account fees, but will not bear interest.

[Digital] Excluding in-branch bill payments, in-branch withdrawals, cheque clearing.



FOR TOMORROW: PERSONAL SAVINGS ACCOUNTS	DAILY <i>Simple savings for your everyday goals.</i>	PREMIUM <i>Accelerate your savings with premium rates.</i>	PLATINUM <i>Competitive tiered rates for more earning potential.</i>	US DAILY <i>Protect and grow your US funds.</i>	ABILITY <i>Financial security on your own terms.</i>
Eligibility	N/A	N/A	N/A	N/A	Must qualify for Disability tax credit or CPP Disability
Interest Calculated	Daily	Daily	Monthly	Daily	Daily
Interest Paid	Monthly	Monthly	Monthly	Monthly	Monthly
Interest Tiers	N/A	N/A	0-\$99,999, \$100,000-\$249,999, \$250,000+	N/A	N/A
# of Free Withdrawals Monthly ¹	5	2	1	2	Unlimited
# of Free Interac e-Transfers [®]	N/A	N/A	N/A	N/A	Unlimited
Other Features	N/A	N/A	N/A	N/A	N/A
In-branch ² Withdrawals/Transfers	\$1.00	\$1.75	\$1.75	\$1.50	\$0.00
In-branch Bill Payments ³	\$1.25	\$1.25	\$1.25	N/A	\$0.00
Cheque Clearing	N/A	N/A	N/A	N/A	N/A
External Withdrawals	\$1.00	\$1.50	\$1.50	\$1.25	\$0.00
Online/Telephone Banking Transfers	\$0.00	\$0.00	\$0.00	\$1.25	\$0.00
Online/Telephone Banking Bill Payments	\$1.00	\$1.50	\$1.50	N/A	\$0.00
Debit Card Purchases	\$1.00	\$1.50	\$1.50	N/A	\$0.00
Send Interac e-Transfer [®]	\$1.00	\$1.00	\$1.00	N/A	\$0.00

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