



Summary of Charges

Savings Accounts

Plan 24

Free Debits/Withdrawals	2
Full-service Transactions	\$1.00
Self- service Transactions	\$1.00
Statement fee	Free
Bill Payments	\$ 2.25
ATM	
Telephone Banking	(see Sundry Fees & Charges)
Internet Banking	
Interest Calculated	Daily
Interest Paid	Monthly
All other fees	(see Sundry Fees & Charges)

Blue Chip

Free Debits/Withdrawals	2
Full-service Transactions	\$1.00
Self- service Transactions	\$1.00
Statement fee	Free
Bill Payments	\$2.25
ATM	
Telephone Banking	(see Sundry Fees & Charges)
Internet Banking	
Interest Calculated	Minimum Monthly
Interest Paid	Monthly
All other fees	(see Sundry Fees & Charges)

Chequing Accounts

Bonus Chequing

Interest Tiers

\$ 0 to \$500

\$501 to \$1,000

(see rate sheets for current rates)

\$ 1,001 to \$5,000

\$ 5,001 to \$10,000

Monthly Statement Fee

Free

Full Service Transactions

\$0.75

Self Serve Transactions

\$0.55

Withdrawals & Transfers

\$0.75

Bill Payments

\$2.25

ATM

Telephone Banking

(see Sundry Fees & Charges)

Internet Banking

Interest Calculated

Daily

Interest Paid

Monthly

All Other Fees

(see Sundry Fees & Charges)

If minimum balance drops below \$1,000 then regular service charges apply



Personal

Monthly Statement Fee	\$1.25
Full Service Transactions	\$0.75
Self Serve Transactions	\$0.55
Bill Payments	\$2.25
ATM	
Telephone Banking	(see Sundry Fees & Charges)
Internet Banking	
All Other Fees	

Package Accounts

Ultimate Plan Chequing

Non-interest bearing –

- Unlimited: electronic in-branch transactions
- Unlimited: ATM usage at Canadian Credit Unions & Alberta Regional Network
- 4 Free ATM withdrawals at any Financial Institution*

*ATMs charging applies

Monthly Statement Fee	Free
Account Fee	\$24.95
ATM usage Canadian Credit Unions and Alberta Regional Network (ARN)	Free
Unlimited in-branch transactions, AFT, Bill payments & transfers	
Unlimited: ATM usage at Canadian Credit Unions and Alberta Regional Network (ARN)	(see Sundry Fees & Charges)
All other ATM withdrawals	

Master Plan

Non-Interest Bearing:

Unlimited in-branch transactions, AFT,
Bill payments & transfers

Unlimited: ATM usage Canadian Credit

Unions and Alberta Regional Network

(ARN)

Monthly Statement Fee

Free

Account Fee

\$14.95

All other ATM withdrawals

(see Sundry Fees & Charges)

All Other Fees

Internet/Telephone Banking

10 Free

Self-serve transactions

15 Free

(POS, Global Payment)

Electronic Account

Non-interest bearing

Monthly Statement Fee

Free

Account Fee

\$11.95

Automated Transactions:

(60 free combination)

- POS
- ATM usage at Canadian Credit Unions & Alberta Regional Network (ARN)
- Global Payment
- AFT
- Internet & Teleservice

All Other ATM Withdrawals

Telephone Banking

Internet Banking

(see Sundry Fees & Charges)

All Other Fees

Golden

Age Category	60 +
Interest bearing	
\$ 1 - \$500	
\$501 - \$1,000	
\$1,001 - \$5,000	(see rate sheets for current interest rates)
\$5,001 - \$10,000	
\$10,001 and over	
Monthly Statement Fee	Free
Account Fee	Free
Debit Transactions:	
Internet/teleservice/POS/AFT/Cheque Writing/Cash Withdrawals/Global Payment Card	25 Free
ATM usage at Canadian Credit Unions and Alberta Regional Network (ARN)	Free
All Other ATM Withdrawals	(see Sundry Fees & Charges)
<ul style="list-style-type: none"> ▪ Canadian Money Order ▪ Canadian Bank Drafts ▪ Canadian Bill Payments ▪ Cheque Printing (select styles, up to 150/year) ▪ Commission on Canadian/US Travellers' Cheques 	Free
Safety Deposit Box Discount	10%
All Other Fees	(see Sundry Fees & Charges)



U.S. Chequing Accounts

Personal Account

Interest Tiers	(see rate sheets for current interest rates)
\$0 to \$1,000	
\$1,001 to \$5,000	
\$5,001 +	
Account Fee	\$5.00
Cheque Orders	At Cost
Withdrawals/Transfers/Cheques	\$1.00
Telephone Banking	
Internet Banking	(see Sundry Fees & Charges)
All Other Fees	



Commercial & Agricultural Accounts

Strictly Business I

Monthly Fee	\$7.50
Non Interest Bearing	
Internet & Teleservice Transactions	15
Deposits	Free
Change Orders	Free
Monthly statement with imaged cheques	Free
Over Limit Debits – Full Service (in-branch)	\$1.00
Over Limit Debits – Self Service (electronic)	\$0.90

Strictly Business II

Interest Tiers

\$0 to \$1,000

(see rate sheets for current
interest rates)

\$ 1,001 to \$5,000

\$5,001 +

Account Fee

\$25.00

Statement Fee

Free

Internet/Teleservice Transactions

15 Free

Deposits/Change Orders

Free

Withdrawals/Transfers/Cheques

\$1.00

Full Service / Self Service Transactions

Point of Sale (Interac Direct Payment)

\$0.90

ATM usage at Canadian Credit Unions and
Alberta Regional Network (ARN)

Free

Debit Transaction for every \$1,000 on deposit

1 Free

All other ATM Withdrawals

Telephone Banking

(see Sundry Fees & Charges)

Internet Banking

All Other Fees

Youth Accounts

Fat Cat

Age Category	6-12
Interest Bearing	
Quarterly Statement Fee	Free
All ATM Transactions	
Telephone Banking	
Internet Banking	(see Sundry Fees & Charges)
All Other Fees	

Head Start

Age Category	13-17
Interest Bearing	
Quarterly Statement Fee	Free
Internet/Teleservice Transactions	15 Free
ATM Usage at Canadian Credit Unions & Alberta Regional Network (ARN)	Free
All ATM Transactions	
Telephone Banking	
Internet Banking	(see Sundry Fees & Charges)
All Other Fees	

Student Choice

Age Category	18-25
Account Fee	Free
Interest Bearing	
Debit Transactions:	
▪ POS	
▪ AFT	
▪ Cheques	25 Free
▪ Withdrawals	
▪ Global Payment	
ATM Usage at Canadian Credit Unions and Alberta Regional Network (ARN)	Free
ATM Withdrawals at any Financial Institution	2 free
* ATM surcharging applies	
Internet & Teleservice	Unlimited
All Other Fees	(see Sundry Fees & Charges)

Sundry Fees & Charges

ATM Transactions

Own Credit Union	\$0.50
Other Credit Unions (Exchange)	\$1.50
Other Credit Unions (Acculink)	\$1.50
Other Financial Institutions (Canada)	\$1.50
Other Financial Institutions (US)	\$3.00
Other Financial Institutions (International)	\$3.00
Bill Payment ATM	\$2.00

Confirmations

For Accountant/Auditor Traces	\$25.00
Demand by Third Party	\$25.00
Interest Earned Paid	\$25.00
Records Search (cost/hour)	\$30.00

Cheques

NSF Cheque	\$40.00
NSF Cheque non returned (accommodated)	\$30.00
NSF Loan Payment	\$40.00
Chargeback (NSF) or Cheque Return	\$5.00
Non-MICR Encoded Cheque	\$5.00
Rejected Clearing Item	\$5.00
Post Dated Cheque Held for Deposit	\$3.00
Counter Cheque	\$0.50 each
Cheque Received on Collection	\$30.00
Cheque Sent on Collection	\$30.00
Copy of Imaged Cheque	\$3.00

Drafts/Money Orders

Money Orders	\$6.50
US Drafts	\$10.00
Official Order	\$6.50

Electronic

Point of Sale (Interac Direct Payment)	\$0.55
Bank Easy Telephone	\$0.55
Bank Easy Internet	\$0.55

Inactive Account Notices

2 years	\$20.00
5 years	\$30.00
10 years (final)	\$35.00

In-branch/Full Service	Personal - \$0.75
	Business - \$1.00
Cheques	Personal - \$0.75
	Business - \$1.00
Withdrawals	Personal - \$0.75
	Business - \$1.00
Transfers	Personal - \$0.75
	Business - \$1.00

Miscellaneous

Account Closed Within 90 days	\$25.00
Cash/Coin Parcel Special Request	\$20.00
Coin Rollers	6 boxes
Hold Funds	\$10.00
Items Sent or Received on Collection	\$30.00
Night Depository Bags	\$0.30
Stop Payment	\$10.00
	\$20.00
	\$15.00
Bill Payment	Member - \$2.25
	Non-Member - \$4.25
Bill Payment & Recall	\$25.00
Lost US Draft	\$25.00

Statements

Statement Reconstruction	\$30.00
Statements	Within 12 months - \$5.00 @ After 12 months - \$15.00 @

Transfers

Manually	\$5.00
Automatic to Cover Overdraft	\$5.00
Telephone Transfer to Credit Union	\$5.00
Wire – Incoming/Outgoing Credit Unions in Canada	\$15.00
Wire – Incoming/Outgoing Canadian Banks & Other FIs within Canada	\$30.00
Wire – Incoming/Outgoing Foreign Currency greater than \$10,000	\$75.00
Balance of Account	\$20.00
Account Transferred to any Credit Union & FIs	\$20.00

RRSP/RRIF transferred to another FI	\$50.00
RRSP/RRIF withdrawal or break loan contract	\$25.00
Term Deposit – early redemption	\$25.00

Traveler's Cheques

Single Signature	1.00%
US	1.00%

Safety Deposit Box Annual Fees

1.5" x 5" x 24"	\$35.00
2" x 5" x 24"	\$40.00
2.5" x 5" x 24"	\$50.00
3" x 5" x 24"	\$60.00
3.5" x 5" x 24"	\$60.00
5" x 5" x 24"	\$75.00
2.5" x 10.5" x 24"	\$80.00
10.5" x 5" x 24"	\$160.00
Seniors Annual Discount	10%
Lost Safety Deposit Box Keys	\$25.00
Drill Box	\$150.00