

Chequing Plan Comparison Chart

	Flex	Generations Includes any 25 red transactions for free	Unlimited	Value Includes any 25 red transactions for free	Refugee Settlement [†]	USD Account ⁶
Monthly fee	pay-as-you-go	FREE	\$16.95	\$10.95	FREE	\$5.00 minimum per month for chequing
Minimum monthly balance required for all fees to be waived. Does not apply to immediate fees indicated by *.	\$3,000	\$3,000	\$3,000	\$3,000	n/a	n/a

▶▶ In Branch Transactions

Bill payments	\$1.50	\$1.50 ⁴	included	\$1.50	included	n/a
Deposits, withdrawals, and transfers	included	included	included	included	included	included
Drafts (CAD, USD, and International)	\$7.50*	\$7.50*	\$7.50*	\$7.50*	included	\$7.50*
Certified cheques (CAD)	\$7.50*	\$7.50*	\$7.50*	\$7.50*	included	n/a

▶▶ Self-Serve Transactions

Bill payments (MemberDirect Online and Phone Banking and Kindred ATMs)	\$0.80	included	included	\$0.80 ⁴	included	n/a
Cheque clearing	\$0.80	included	included	\$0.80 ⁴	included	\$1.50
Cheque images returned	\$0.30	\$0.30	included	\$0.30 ⁴	included	included
Interac eTransfers	\$0.80	\$0.80 ⁴	included	\$0.80 ⁴	included	n/a
Interac Online Payments	\$0.80	\$0.80 ⁴	included	\$0.80 ⁴	included	n/a
Pre-authorized debit transactions	\$0.80	included	included	\$0.80 ⁴	included	\$0.80

▶▶ Card Transactions

ATM deposits, transfers, and inquiries (Kindred, ACCULINK, and THE EXCHANGE)	included	included	included	included	included	n/a
ATM withdrawals (ACCULINK, THE EXCHANGE)	\$0.80	\$0.80 ⁴	included	\$0.80 ⁴	included	n/a
ATM withdrawals (Interac)	\$1.00	\$1.00 ⁴	included	\$1.00 ⁴	included	n/a
ATM withdrawals (Kindred)	included	included	included	included	included	n/a
ATM withdrawals (US or international ATM)	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	n/a
Interac Point-of-sale purchases	\$0.80	\$0.80 ⁴	included	\$0.80 ⁴	included	\$0.80

▶▶ Other

NSF cheque returned	\$45*	\$45*	\$45*	\$45*	\$45*	\$45*
Overdraft penalty (unauthorized)	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*	\$5/transaction + 24% interest*
Paper statements and e-statements (monthly or quarterly)	included	included	included	included	included	included
Personalized cheque orders	supplier's cost*	included	supplier's cost*	supplier's cost*	First 50 included, then supplier's cost*	supplier's cost*

⁴ Service fee after maximum free transactions.

⁵ Does not apply to youth membership accounts.

⁶ Fees charged in the currency of the account.

[†] The Refugee Settlement account applies to the first 12 months of membership.

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