

With your credit union, you're a customer and an owner. Ownership means a better relationship, where your needs always come first. Giving you the power to take ownership of your financial future.

Your credit union recognizes that every Member has different needs. Our financial services solutions are straightforward, so you can spend more time living your life, and less time planning it.

We offer savings and chequing options to meet your day-to-day financial needs:

YOUR Savings account features a competitive interest rate so your money can multiply, and you can reach your savings goals.

YOUR Chequing options make managing your money easy. Choose from our range of options so your account reflects what you need to manage your everyday financial activities in an affordable way.

Not sure which account is right for **your day-to-day financial** needs? With competitive fees and our many chequing account options, finding your match is simple.



YOUR MONEY

YOUR Savings

Our tiered savings account combines savings and accessibility.

Account Features

- Transactions are charged on a per item basis
See reverse for transaction fees
- Pays interest at tiered rates:

Interest calculated on daily closing balance, paid monthly

- Unlike some institutions that calculate interest for the amount in each tier, we calculate interest based on the rate for the highest tier attained, on the TOTAL balance in your account

- Easy access to your money with MemberDirect® online banking, Member Card® Debit Card, TeleService® telephone banking, Inter-Credit Union Services (ICU), pre-authorized payments, direct deposits and in-branch service

Monthly Fees

No monthly fee

YOUR Chequing

Ideal for your day-to-day financial needs with pay-as-you-go transaction fees.

Account Features

- Transactions are charged on a per item basis
See reverse for transaction fees
- Easy access to your money with MemberDirect® online banking, Member Card® Debit Card, TeleService® telephone banking, Inter-Credit Union Services (ICU), pre-authorized payments, direct deposits, in-branch service and cheques

- The GLOBAL PAYMENT™ MasterCard® option provides debit card access everywhere MasterCard® is accepted

- Overdraft protection available based on approved credit

Monthly Fees

\$5.00 monthly fee

YOUR Electronic Chequing
Transact electronically. You want access to your accounts, anytime, anywhere, using self-service options.

Account Features

- Unlimited electronic transactions for one monthly fee, including:
 - Interac® Direct Payment
 - Credit union affiliated ATM networks (Surcharge-free access to over 2700 AccuLink® and EXCHANGE® ATMs throughout Canada)
 - MemberDirect® online banking
 - TeleService® telephone banking
 - Pre-authorized debits
 - GLOBAL PAYMENT™ MasterCard®

- Per item fee for non-electronic transactions including: in-branch, cheques, and Inter-Credit Union Services (ICU)
See reverse for transaction fees

- Overdraft protection available based on approved credit

- Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world Surcharge fees may apply

- Interac® ATM transactions included†

Monthly Fees and Discounts

\$12.00 per month.
25% YOUR Seniors Discount

YOUR Chequing 15

Transact a little. You only make a few transactions and want a low monthly fee.

Account Features

- 15 transactions included for one monthly fee, including:
 - Interac® Direct Payment
 - Credit union affiliated ATM networks (Surcharge-free access to over 2700 AccuLink® and EXCHANGE® ATMs throughout Canada)
 - MemberDirect® online banking
 - TeleService® telephone banking
 - In-branch transactions
 - Cheques
 - Pre-authorized debits
 - Inter-Credit Union Services (ICU)
 - GLOBAL PAYMENT™ MasterCard®

- Per item fee on excess of 15 transactions
See reverse for transaction fees

- Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world Surcharge fees may apply

- Overdraft protection available based on approved credit

Monthly Fees and Discounts

\$6.00 per month.
100% YOUR Seniors Discount

YOUR Chequing 40

Transact a lot. You average one transaction a day, with a few extra on the weekend.

Account Features

- 40 transactions included for one monthly fee, including:
 - Interac® Direct Payment
 - Credit union affiliated ATM networks (Surcharge-free access to over 2700 AccuLink® and EXCHANGE® ATMs throughout Canada)
 - MemberDirect® online banking
 - TeleService® telephone banking
 - In-branch transactions
 - Cheques
 - Pre-authorized debits
 - Inter-Credit Union Services (ICU)
 - GLOBAL PAYMENT™ MasterCard®

- Per item fee on excess of 40 transactions
See reverse for transaction fees

- Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world Surcharge fees may apply

- 2 Interac® ATM transactions†

- Overdraft protection available based on approved credit

Monthly Fees and Discounts

\$12.00 per month.
25% YOUR Seniors Discount

YOUR Chequing Unlimited

Transact without limits. You want the ultimate in convenience, earning power and value-added account features.

Account Features

- Unlimited transactions included for one monthly fee, including:
 - Interac® Direct Payment
 - Credit union affiliated ATM networks (Surcharge-free access to over 2700 AccuLink® and EXCHANGE® ATMs throughout Canada)
 - MemberDirect® online banking
 - TeleService® telephone banking
 - In-branch transactions
 - Cheques
 - Pre-authorized debits
 - Inter-Credit Union Services (ICU)
 - GLOBAL PAYMENT™ MasterCard®
See reverse for transaction fees

- 5 Interac® (Canada) ATM transactions included†

- 2 PLUS® (International) ATM transactions included†

- Overdraft protection available based on approved credit

Monthly Fees and Discounts

\$25.00 per month.
25% YOUR Seniors Discount
100% Youth (17 & under) Discount



MemberDirect™

† Does not include surcharges from other institutions.

® EXCHANGE is a registered trademark owned by FICANEX® and is used under license.

® AccuLink is a registered trademark owned by Credit Union Central of Canada and is used under license.

® TeleService, Member Direct and Member Card are registered trademarks owned by Credit Union Central of Canada and are used under license.

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

® MasterCard is a registered trademark owned by MasterCard International Inc. and is used under license.

® PLUS is a registered trademark of Visa International and used under license.



Managing YOUR Money

Track, transfer and manage YOUR money, your way.

Overdraft Protection

Enjoy peace of mind, and avoid the cost of insufficient funds. Apply for Overdraft Protection on YOUR Chequing and related packages.

YOUR Seniors Discount

You've earned it! That's why we offer Members aged 59 (and better!) the Seniors Discount on YOUR Chequing packages. See the Account Features on the reverse for more detail.

Record Keeping Options

You can view or print your statement using MemberDirect® online banking, listen to your recent transactions using TeleService® telephone banking or visit your credit union for interim statements.

Easy Access to YOUR Money

Card Access

- **GLOBAL PAYMENT™ MasterCard®**

Accepted like a credit card at more than 14 million MasterCard® merchant locations globally. It functions like a cheque, debiting purchase transactions directly from YOUR Chequing.

- **Member Card® Debit Card**

Provides a broad range of self-service options: Credit Union ATMs, Inter-Credit Union Service, Interac® Direct Payment and affiliated ATM networks including the Interac® and PLUS® ATM networks.

- **MasterCard® Credit Card Program**

All of our credit cards are accepted worldwide. This convenient payment option allows you to buy now and pay later. With low fees and comparable market rates, you receive a unique package of benefits.

Self-Service, 24-Hour Access Options

- **MemberDirect® online banking**

Gives you the freedom to do your banking whenever, wherever you choose; access your accounts 24 hours a day, 7 days a week. With the click of your mouse, view your account, transfer funds and pay all your bills online instantly!

- **TeleService® telephone banking**

Access your accounts by telephone, 24 hours a day, 7 days a week, with toll-free access from anywhere in North America. 1-800-963-4848.

- **Interac® Direct Payment**

A trouble-free way to make purchases without the hassle or delay of cheque approval.

- **ATM (EXCHANGE®, Interac®, AccuLink®, PLUS®)**

Access your accounts through:

- Credit union affiliated ATM networks

(Surcharge-free access to over 2700 AccuLink® and EXCHANGE® ATMs throughout Canada).

- Interac® (Canada) and PLUS® (International) ATM Networks give you access to ATMs around the world. Surcharge fees may apply.

Credit Union Assisted Service

- **Credit Union Location(s)**

Sound advice and convenient service in your neighbourhood.

- **ICU Services (Inter-Credit Union Connectivity)**

Use every credit union in Atlantic Canada as your own. Services include cash withdrawal, transfers between accounts (including loan and mortgage payments), deposits and balance inquiries. Photo ID and account number required.

Additional Access

- Pre-authorized Payments and Direct Deposits
No more running to your branch to pay bills or cash cheques!

- **Cheque**

A straightforward way to manage your finances.

| Transaction Fees* | YOUR Chequing | YOUR Savings | Transaction Fees* | YOUR Chequing | YOUR Savings |
|---|---------------|--------------|-------------------------------|---------------|--------------|
| YOUR Credit Union ATM Withdrawal | \$0.75 | \$0.75 | In-Branch Bill Payment | \$1.50 | \$1.50 |
| EXCHANGE® and Acculink® ATM Withdrawal | \$0.75 | \$0.75 | In-Branch Transfer | FREE | FREE |
| Interac® Network (domestic) ATM Withdrawal | \$1.75 | \$1.75 | Cheque Withdrawal | \$0.75 | \$5.00 |
| PLUS® Network (international) ATM Withdrawal | \$4.00 | \$4.00 | Stop Payment | | \$15.00 |
| GLOBAL PAYMENT™ MasterCard® | \$0.75 | \$1.25 | Official Cheque | | \$6.00 |
| MemberDirect® Online Banking - Inquiry | FREE | FREE | Returned NSF Item | | \$35.00 |
| MemberDirect® Online Banking - Transfer | FREE | FREE | Monthly Statement | | \$3.00 |
| MemberDirect® Online Banking - Bill Payment | \$0.75 | \$0.75 | Money Order – Canadian | | \$6.00 |
| TeleService® Telephone Banking - Inquiry | \$0.75 | \$0.75 | ICU Withdrawal | | \$1.00 |
| TeleService® Telephone Banking - Transfer | \$0.75 | \$0.75 | Transfer Special Services | | \$2.00 |
| TeleService® Telephone Banking - Bill Payment | \$0.75 | \$0.75 | E-mail Transfer | | \$1.50 |
| Direct Payment Purchase (Member Card®) | \$0.75 | \$1.00 | Non-encoded Cheque Withdrawal | | \$5.00 |
| Pre-authorized Payment | \$0.75 | \$1.25 | Telephone Transfer | | \$2.00 |
| Overdraft Fee | \$10.00 | \$10.00 | Account Closed within 90 days | | \$20.00 |
| In-Branch Cash Withdrawal | FREE | FREE | | | |

* Cost per transaction, unless otherwise noted



Contact Us

We're here to help you choose the right financial service options for your needs, please call:

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focused on me

Your
Chequing
and Your
Savings



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