



Personal Account Fees

Effective January 1, 2016

	Real Value Pay as you Go	Real Value Basic	Real Value Unlimited	Real Value Student	Real Value Golden	Real Value Golden Unlimited	High Interest Self-Serve Savings	Youth Savings	US Savings
Account Type	Chequing/Savings Accounts						Other Savings Accounts		
Monthly Fee	0.00	6.50	11.50	0.00	0.00	3.75	0.00	0.00	0.00
Record Keeping									
Electronic Statement	Free	Free	Free	Free	Free	Free	Free	Free	Free
Electronic Cheque Images	Free	Free	Free	Free	Free	Free	n/a	n/a	n/a
Eligibility	Any Age			Age 18-23 with Student Card	Age 59+		Any Age	Under 18	Any Age
	✓ = unlimited								
Self-service transactions									
Cheque clearing	✓	✓	✓	✓	✓	✓	n/a	n/a	n/a
Pre-authorized debit	✓	✓	✓	✓	✓	✓	n/a	n/a	n/a
Pre-authorized credit	✓	✓	✓	✓	✓	✓	✓	✓	n/a
Automatic transfer	✓	✓	✓	✓	✓	✓	✓	✓	n/a
Online/telephone transfer	✓	✓	✓	✓	✓	✓	✓	✓	n/a
Online/telephone bill payment	✓	✓	✓	✓	✓	✓	✓	✓	n/a
Teller-assisted transactions									
In-branch deposit	✓	✓	✓	✓	✓	✓	✓	✓	✓
In-branch withdrawal	✓	✓	✓	✓	✓	✓	5.00	✓	✓
In-branch transfer	✓	✓	✓	✓	✓	✓	5.00	✓	✓
Member card access									
Momentum ATMs	✓	✓	✓	✓	✓	✓	✓	✓	n/a
Exchange Network ATM	✓	✓	✓	✓	✓	✓	✓	✓	n/a
Point of sale	0.75	20 free	✓	20 free	20 free	✓	n/a	20 free	n/a
Interac ATM	1.75	2 free	5 free	2 free	4 free	4 free	n/a	2 free	n/a
US/International Point of sale	1.50	1.50	1.50	1.50	1.50	1.50	n/a	1.50	n/a
US/International ATMs	3.00	3.00	3.00	3.00	3.00	3.00	n/a	3.00	n/a
Overdraft protection*	Available	Available	Available	Available	Available	Available	n/a	n/a	n/a
Monthly Interest									
Calculated	min. monthly	min. monthly	min. monthly	min. monthly	min. monthly	min. monthly	min. daily	min. daily	-
Paid	monthly	monthly	monthly	monthly	monthly	monthly	monthly	monthly	-
Additional features									
	-	-	-	-	-	\$10.00 discount on safety deposit box + free certified cheques & money orders	-	Free MCU piggy bank with first deposit + one time MCU match of up to \$25.00	-
	-	-	-	-	-		-		-
	-	-	-	-	-		-		-
	-	-	-	-	-		-		-

For additional fees, including Interac® e-Transfers and cheque ordering, see Miscellaneous Product & Service Fees. Prices shown are in Canadian dollars (\$).

\*Available subject to credit approval.