| BUSINESS CHEQUING ACCOUNTS               |                       |                  |                      |                          |  |  |  |
|--|-----------------------|------------------|----------------------|--------------------------|--|--|--|
|  | Mind your<br>Business | Busy<br>Business | Bustling<br>Business | Community<br>Cultivator* |  |  |  |
| Monthly Fee                              | \$15.50               | \$22.50          | \$29.50              | \$0.00                   |  |  |  |
| Record Keeping                           |                       |                  |                      |                          |  |  |  |
| Electronic Statement                     | Free                  | Free             | Free                 | Free                     |  |  |  |
| Mailed Statement                         | \$2.00                | \$2.00           | \$2.00               | Free                     |  |  |  |
| Transactions Included**                  | 10                    | 30               | 50                   | N/A                      |  |  |  |
| Self-Service                             |                       |                  |                      |                          |  |  |  |
| Automatic Transfer                       | Free                  | Free             | Free                 | Free                     |  |  |  |
| Cheque Clearing                          | \$0.50                | \$0.50           | \$0.50               | Free                     |  |  |  |
| Online & Telephone Bill Payment/Transfer | \$1.00                | \$1.00           | \$1.00               | Free                     |  |  |  |
| Pre-Authorized Credit                    | Free                  | Free             | Free                 | Free                     |  |  |  |
| Pre-Authorized Debit                     | \$0.50                | \$0.50           | \$0.50               | Free                     |  |  |  |
| Interac® e-Transfer Sending/Receiving    | Free                  | Free             | Free                 | Free                     |  |  |  |
| Teller-Assisted                          |                       |                  |                      |                          |  |  |  |
| In-Branch Bill Payment                   | Free                  | Free             | Free                 | Free                     |  |  |  |
| In-Branch Deposit/Withdrawal/Transfer    | \$1.00                | \$1.00           | \$1.00               | Free                     |  |  |  |
| Debit Card                               |                       |                  |                      |                          |  |  |  |
| ATM - Other FI                           | \$1.75                | \$1.75           | \$1.75               | \$1.75                   |  |  |  |
| ATM - MCU/Exchange                       | Free                  | Free             | Free                 | Free                     |  |  |  |
| ATM - US/International                   | \$3.00                | \$3.00           | \$3.00               | \$3.00                   |  |  |  |
| POS - Canada                             | \$.075                | 5 Free           | 10 Free              | \$0.75                   |  |  |  |
| POS - US/International                   | \$1.50                | \$1.50           | \$1.50               | \$1.50                   |  |  |  |
| Additional Features                      | 100 Free Cheques/Year |                  |                      |                          |  |  |  |

<sup>\*</sup>Exclusive to Co-ops, Clubs, and Non-profit organizations. \*\*Applies to Self-Service and Teller-Assisted transactions.

| SAVINGS ACCOUNTS         |   |  |                          |   |  |  |  |
|--------------------------|---|--|--------------------------|---|--|--|--|
|                          | Youth<br>Savings  | High Interest<br>Self-Serve Savings                            | US<br>Savings            | Business<br>Savings   |  |  |  |
| Monthly Fee              | \$0.00  | \$0.00   | \$0.00                   | \$0.00  |  |  |  |
| Included<br>Transactions | All Self Service*,<br>Teller-Assisted,<br>20 Free POS - Canada,<br>2 Free ATM - Other FI,<br>Free ATM -<br>Exchange/MCU | All Self-Service*<br>and in-Branch<br>Deposits                 | All<br>Teller-Assisted** | Free Online & Telephone Bill Payment/ Transfers, Free Pre-Authorized Credits, Free in- branch Bill Payments/Transfers |  |  |  |
| Additional<br>Features   | Free MCU Piggy<br>Bank with First<br>Deposit + Deposit<br>Match of up to \$25.00  | In-Branch<br>Withdrawal/Transfer<br>\$5.00. No Debit<br>Access | No Debit<br>Access       |   |  |  |  |