

## PERSONAL CHEQUING ACCOUNTS

	Real Value Pay as you Go	Real Value Basic	Real Value Unlimited	Real Value Student (18-23 with Student Card)	Real Value Senior (59+)
Monthly Fee	\$0.00	\$9.50	\$14.50	\$0.00	\$0.00
<b>Record Keeping</b>					
Electronic Statement	Free	Free	Free	Free	Free
Mailed Statement	\$2.00	\$2.00	\$2.00	\$2.00	Free
<b>Self-Service</b>					
Automatic Transfer	Free	Free	Free	Free	Free
Cheque Clearing	Free	Free	Free	Free	Free
Online & Telephone Bill Payment/Transfer	Free	Free	Free	Free	Free
Pre-Authorized Debit/Credit	Free	Free	Free	Free	Free
Interac <sup>®</sup> e-Transfer Sending/Receiving	Free	Free	Free	Free	Free
<b>Teller-Assisted</b>					
In-Branch Bill Payment	Free	Free	Free	Free	Free
In-Branch Deposit Withdrawal/Transfer	Free	Free	Free	Free	Free
<b>Debit Card</b>					
ATM - Other FI	\$1.75	2 Free	5 Free	5 Free	4 Free
ATM - MCU/Exchange	Free	Free	Free	Free	Free
ATM - US/International	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
POS - Canada	\$.075	20 Free	Free	Free	Free
POS - US/International	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
Interest	Calculated monthly/Paid monthly				
Additional Features	100 Free Cheques/Year				
					Free Drafts and Money Orders
					\$10 Safety Deposit
					Box Discount