

Your Account Package is Changing

Important Information About Your Personal Account(s)

Effective May 1st, 2021, you will see changes to your Personal account package.

We want you to feel confident when learning about your updated account, so we've broken down everything you need to know about our updated account suite in the chart below.

Fee Plan	TRANSACTIONAL				Savings Account	US Account
	Low Fee Account	Everyday Account	Unlimited Account	Unlimited Account VIP		
Monthly Fee	\$4.00	\$10.00	\$15.00 Free - Age 22 & under	\$15.00	\$0.00	\$0.00
Rebate on Monthly Fee:						
Age 60+	n/a	\$5.00 rebate	\$5.00 rebate	\$5.00 rebate	n/a	n/a
VIP3 member (must qualify)	n/a	n/a	n/a	50% rebate	n/a	n/a
VIP4 member (must qualify)	n/a	n/a	n/a	100% rebate	n/a	n/a
Transactions included in monthly fee*	12	25	Unlimited	Unlimited	2	1
Fee per item over transaction limit:						
Electronic transaction	\$1.25	\$1.25	Free	Free	\$5.00	n/a
Electronic transfers between accounts	\$1.25	\$1.25	Free	Free	\$5.00	n/a
In-branch transactions	\$1.25	\$1.25	Free	Free	\$5.00	\$1.25 USD
Cheque processing	\$1.25	\$1.25	Free	Free	n/a	\$1.25 USD
Not included in fee plan:						
In-branch bill payment	\$2.50	\$2.50	Free	Free	\$5.00	\$2.50 USD
Interac® e-Transfer†	\$1.50	\$1.50	Free**	Free**	\$5.00	n/a
ATM Withdrawal - Interprovincial CU	ding free®	ding free®	ding free®	ding free®	ding free®	n/a
ATM Withdrawal Interac®	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	n/a
ATM Withdrawal CIRRUS®	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	n/a
eStatement	Free	Free	Free	Free	Free	Free
Paper Statement	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00

*Deposits are free and are not included as a transaction.

**Some restrictions apply.

All transactional accounts are non-interest bearing. Savings and US accounts are interest bearing. Interest calculated daily, paid monthly. Tiered interest rate.

A variety of banking services are not included in our monthly account packages. When you use these services, additional fees may apply. Refer to our additional services and fees on our website, or inquire at your branch.



Effective May 1, 2021, the following changes will take effect.

View the chart below to see what your account will change to:

I currently have...	On May 1st, my new account will be...
Chequing/Maximizer	Low Fee Account - \$4.00 monthly fee
Chequing/Maximizer Basic Consumer	
Chequing/Maximizer Consumer Plus	Everyday Account - \$10.00 monthly fee
Chequing Youth	Unlimited Account - \$15.00 monthly fee • Free for members that are age 22 & under
Chequing/Maximizer Young Adult	
Chequing ecommerce	
Chequing/Maximizer MasterPlan	
Chequing/Maximizer MasterPlan Plus	
Chequing/Maximizer Premium MasterPlan	
Investment Savings	Savings Account - \$0.00 monthly fee
U.S. Dollar Maximizer	US Account - \$0.00 monthly fee

Become a VIP Member Today!



VIP PROGRAM

Save up to \$180/year on service fees

Enjoy monthly savings on unlimited transactions and free *Interac*® e-Transfers through our VIP program. Qualified members in our *Unlimited Account* will receive either a 50% or 100% rebate on their monthly fee. Talk to us today to see if you qualify for the VIP benefits!

Qualification criteria must be met. See insert for more details.

Questions? We're here for you.

We'd be more than happy to review your account package with you and find the best solution that meets your financial needs. **Contact your Financial Advisor or branch.**

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VIP

PROGRAM

Save up to \$180/year
on service fees

For \$15/month, you get unlimited transactions and free Interac® e-Transfers in our Unlimited Account Package.

With the VIP Program - you get the best of both worlds - an unlimited account with a rebate that gives you a little extra spending (or saving!) each month!

Our VIP program is our way to say thank you for your loyalty to Cornerstone Credit Union. You've put your trust in us as your financial partner - and we want to reward you - **like the VIP that you are!**

The following would qualify you to receive a rebate on the monthly fee of your Unlimited Account package at the end of each month.

1 Your Direct Deposit
to your Unlimited Account
minimum one/month

2 Your Lending
You have a Loan or Line of Credit
or Mortgage

3 Your Savings
Savings Accounts, Term Deposits,
and AgriInvest

4 Your Future
TFsas, RRSPs,
RRIFs and LIRAs

50% rebate

You'll receive a 50% rebate (up to \$7.50) on your Unlimited Account when you have any three of the above.

That's a savings of up to \$90/year!

100% rebate

You'll receive a 100% rebate (up to \$15.00) on your Unlimited Account when you have all four of the above.

That's a savings of up to \$180/year!

What else do you need to know?

- You must own a \$5 share and be a member/owner of Cornerstone Credit Union.
- VIP rebate applies to the Unlimited Account package only.
- You must meet the qualification criteria monthly on each Unlimited Account to receive the rebate.
- Savings and investments must have a minimum monthly balance of \$1,000 to qualify.
- Total loans, line of credit and /or mortgage must have a minimum month-end balance equal to or greater than \$1,000 to qualify.

Are you ready to save on service fees? Call us today!

Contact your Financial Advisor or call us at **1.855.875.2255**