

Your Account Package is Changing

Important Information About Your Plan 24 Account(s)

Effective May 1st, 2021, you will see changes to your Plan 24 account package.

If you conduct more than 3 debit transactions per month, your account package will be updated to this account package.

Grandfathered Plan 24 Account

- Non-interest bearing
- \$4.00 monthly fee
- 12 transactions included in monthly fee
Deposits are always free and are not counted as a transaction
- Over transaction limit - \$1.25/transaction
- Free eStatement or \$3.00/month paper statement

Not included in fee plan:

- \$2.50 Staff-assisted bill payment
- \$1.50 *Interac*® e-Transfer
- \$3.00 ATM Withdrawal *Interac*®
- \$5.00 ATM Withdrawal CIRRUS®

The Plan 24 Account is moving to Grandfathered status. Members in this account today will remain; account package will no longer be available to new members.

If you conduct less than 2 debit transactions per month, your current Plan 24 account will be moved to the Savings Account.

Savings Account

- Interest bearing
- \$0.00 monthly fee
- 2 transactions included in monthly fee
Deposits are always free and are not counted as a transaction
- Over transaction limit - \$5.00/transaction
- Free eStatement or \$3.00/month paper statement

Not included in fee plan:

- \$5.00 Staff-assisted bill payment
- \$5.00 *Interac*® e-Transfer
- \$3.00 ATM Withdrawal *Interac*®
- \$5.00 ATM Withdrawal CIRRUS®

Check your June statement to view if your account has been updated or moved to the Savings account. You can also contact us at any time.

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.



As experts who serve you, our job isn't just to react to your present needs, but to proactively help you build a strong foundation for long-term financial success. It's why we offer a full suite of financial services, putting you fully in control of your finances and your future.

If you'd like to consider a different account package option, here is our updated account suite.

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.

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 branch or Financial Advisor.**

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