

	YOUR Chequing	YOUR Chequing 15	YOUR Chequing 40	YOUR Chequing Electronic	YOUR Chequing Unlimited	YOUR Senior Chequing 15*
Monthly Fee	\$3.00 + per item pricing.	\$5.00	\$13.00	\$13.00	\$25.00	Free
Monthly Transactions Including: <ul style="list-style-type: none"> •Debit Purchase •Credit Union affiliated ATM Networks •Surcharge-free access to over 2400 AccuLink® and EXCHANGE® ATMs throughout Canada •MemberDirect® Online Banking & Mobile App •Pre-Authorized Payments •GLOBAL PAYMENT™ MasterCard® 	Per Item Pricing	15 <i>Per Item Fee on Excess of 15 Transactions**</i>	40 <i>Per Item Fee on Excess of 40 Transactions**</i>	Unlimited	Unlimited	15 <i>Per Item Fee on Excess of 15 Transactions**</i>
In-Branch Transactions	Per Item Pricing	Included in monthly transactions	Included in monthly transactions	Per Item Pricing	Unlimited	Included in monthly transactions
Cheque Withdrawals	Per Item Pricing	Included in monthly transactions	Included in monthly transactions	Per Item Pricing	Unlimited	Included in monthly transactions
Inter-Credit Union Services (ICU)	Per Item Pricing	Included in monthly transactions	Included in monthly transactions	Per Item Pricing	Unlimited	Included in monthly transactions
Mobile Banking (SMS Text)	Per Item Pricing	Per Item Pricing	Per Item Pricing	Unlimited	Unlimited	Per Item Pricing
Interac® e-Transfers	Per Item Pricing	Per Item Pricing	Per Item Pricing	2	2	Per Item Pricing
Interac® ATM Transactions	Per Item Pricing	Per Item Pricing	Per Item Pricing	2	5	Per Item Pricing
Plus®/Cirruc® (International) ATM Transactions	Per Item Pricing	Per Item Pricing	Per Item Pricing	Per Item Pricing	2	Per Item Pricing

† Does not include surcharges from other institutions.

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* Interac is a registered trademark owned by Interac Inc. and is used under license

* MasterCard is a registered trademark owned by MasterCard International Inc. and is used under license

* Plus is a registered trademark of VISA International and is used under license

*YOUR Senior Chequing 15 is available to members 55 or older.

**Additional transactions \$1.00 each. Overdraft Protection available for all chequing accounts (OAC).