

PERSONAL ACCOUNT TRANSACTION CHARGES

	Personal Chequing Account	Interest Bearing Chequing Account	Premium Investment Savings	CU Save Investment Savings	Plan 24	Regular Savings	Fat Cat & Headstart Youth	U.S. Accounts	Community Accounts
Maintenance Fees & Free Items	No service charges if minimum monthly balance exceeds \$2500, Interac and CIRRUS not included \$1 monthly	No service charges if minimum monthly balance exceeds \$2500, Interac and CIRRUS not included \$1 monthly	Free service charges where minimum monthly balance exceeds \$25,000	One Free Transaction per month	None	None	All free, except Interac and CIRRUS ATM Charges	One free transaction per \$1000 minimum monthly balance; \$1 monthly	\$2 monthly fee waived with a minimum monthly balance of \$1,000. Fee includes 15 free debits per month, one free order of cheques / year
Interest	None	Tiered	Tiered	Tiered	Flat	Flat	Flat	Tiered	None
Manual Cheques/in-branch debits	0.75	0.80	1.50	No Chequing, Debits \$5	0.75	0.75	Free	0.80	0.75
ATM - Saskatchewan CU	1.25	1.25	1.25	N/A	1.25	1.25	Free	N/A	1.25
ATM - Out of Province CU	1.25	1.25	1.25	N/A	1.25	1.25	1.25	N/A	1.25
ATM - Interac Network	2.00	2.00	2.00	N/A	2.00	2.00	2.00	N/A	2.00
ATM - CIRRUS Network	3.00	3.00	3.00	N/A	3.00	3.00	3.00	N/A	3.00
ATM Deposits - Other CU	Free	Free	Free	N/A	Free	Free	Free	N/A	Free
Electronic Debits	0.50	0.75	0.75	5.00	0.50	0.50	Free	N/A	0.50
MasterCard Payment Card	0.50	0.75	0.75	N/A	0.50	N/A	N/A	N/A	0.50
MemberCard Direct Payment Card	0.50	0.75	0.75	N/A	0.50	0.50	Free	N/A	0.50
Teleservice & MemberDirect Transfers and Bill Payments	Free	Free	Free	No Bill payments, Others - one free then \$5.00 per debit	Free	Free	Free	Free	Free

PACKAGE PLANS

	ePlan	Bronze	Silver	Gold	Heritage 60	Graduate	Registered Non-Profit
Age Requirement	None	None	None	None	60 Maintain a minimum balance of \$2500, and receive free s/c, Interac and CIRRUS not included	17 to 26 enrolled in a post-secondary institution for a minimum of 60% full time study	None Must be a registered non-profit organization
Maintenance Fee	10.00	10.00	15.00	25.00	Free	Free	Free
Debit Charges	50 free electronic per month + 2 free paper excluding Interac & CIRRUS. In branch debit \$1 each	25 free debits, excluding Interac and CIRRUS per month	All free, excluding Interac and CIRRUS	All free	25 free debits excluding Interac and CIRRUS per month	25 free debits excluding Interac and CIRRUS per month	All free, except Interac and CIRRUS
ATM - Saskatchewan CU	Included in 50 free	Included in 25 free	All free	All free	Included in 25 free	Included in 25 free	
ATM - Out of Province CU	Included in 50 free	Included in 25 free	All free	All free	Included in 25 free	Included in 25 free	
ATM - Interac Network	2.00	2.00	2.00	All free	2.00	2.00	2.00
ATM - CIRRUS Network	3.00	3.00	3.00	All free	3.00	3.00	3.00
ATM Deposits - Other CU	Free	Free	Free	Free	Free	Free	Free
In Branch Bill Payments	2.00	2.00	2.00	Free	2.00	2.00	2.00
TeleService/Member Direct	Free Access	Free Access	Free Access	Free Access	Free Access	Free Access	Free Access
Personalized Cheques (Flair Style)	None	1 free/year	1 free/year	Included	1 free/year	1 free/year	1 free/year
Travellers Cheques/Certified Cheques & Stop Payments	None	None	Up to 3 free per month	Up to 5 free per month	Up to 3 free per month	None	Up to 5 free per month
Money Orders/Drafts (Cdn/US)	None	None	Up to 3 free per month	Up to 5 free per month	Up to 3 free per month	None	Up to 5 free per month
Discount on Safety Deposit Box	None	None	10.00	10.00	None	None	Included
Line of Credit	Available (OAC) Regular Rates	Available (OAC) Regular Rates	Available (OAC) Regular Rates	Available (OAC) Regular Rates	Available (OAC) Regular Rates	Available (OAC) Discounted Rates	Available (OAC)
Other Benefits	None	None	50% reduction on CHOICE Rewards	Free CHOICE Rewards	None	Discounted rates on education loans	None