

<p>YOUR Savings Our tiered savings account combines savings and accessibility.</p> <p>Account Features</p> <ul style="list-style-type: none"> • Transactions are charged on a per item basis. See reverse for transaction fees • Pays interest at tiered rates: <ul style="list-style-type: none"> • \$1 - \$4,999 • \$5,000 - \$9,999 • \$10,000 - \$24,999 • \$25,000 - \$59,999 • \$60,000 - \$99,999 • \$100,000+ <p>Interest calculated on daily closing balance, paid monthly</p> <ul style="list-style-type: none"> • Unlike some institutions that calculate interest for the amount in each tier, we calculate interest based on the rate for the highest tier attained, on the TOTAL balance in your account • Easy access to your money with MemberDirect® online banking, Member Card® Debit Card, TeleService® telephone banking, Inter-Credit Union Services (ICU), pre-authorized payments, direct deposits and in-branch service • 2 transactions included \$1.50 per transaction thereafter 	<p>YOUR Chequing Ideal for your day-to-day financial needs with pay-as-you-go transaction fees.</p> <p>Account Features</p> <ul style="list-style-type: none"> • Transactions are charged on a per item basis. See reverse for transaction fees • Combines benefits of chequing and savings with tiered rates • Pays interest at tiered rates: <ul style="list-style-type: none"> • \$1 - \$499 • \$500 - \$999 • \$1,000 - \$2,999 • \$3,000 - \$4,999 • \$5,000+ <p>Interest calculated on daily closing balance, paid monthly</p> <ul style="list-style-type: none"> • Unlike some institutions that calculate interest for the amount in each tier, we calculate interest based on the rate for the highest tier attained, on the TOTAL balance in your account • Easy access to your money with MemberDirect® online banking, Member Card® Debit Card, TeleService® telephone banking, Inter-Credit Union Services (ICU), pre-authorized payments, direct deposits, in-branch service, cheques and statement options • Overdraft protection available based on approved credit 	<p>YOUR Electronic Chequing Transact electronically. You want access to your accounts, anytime, anywhere, using self-service options.</p> <p>Account Features</p> <ul style="list-style-type: none"> • Unlimited electronic transactions for one monthly fee, including: <ul style="list-style-type: none"> • Interac® Direct Payment • Credit union affiliated ATM networks (Surcharge-free access to over 4000 Acculink® and EXCHANGE® ATMs throughout Canada) • MemberDirect® online banking bill payment • TeleService® telephone banking bill payment • In-branch transactions • Cheques • Pre-authorized debits • Email money transfers • Per item fee for non-electronic transactions including: in-branch, cheques, and Inter-Credit Union Services (ICU) • See reverse for transaction fees • Overdraft protection available based on approved credit • Pays interest at tiered rates as per the YOUR Chequing account • Interac® (Canada) and PLUS® (international) ATM Networks give you access to ATMs around the world. <i>Surcharge fees may apply</i> 	<p>YOUR Chequing 15 Transact a little. You only make a few transactions and want a low monthly fee.</p> <p>Account Features</p> <ul style="list-style-type: none"> • 15 transactions included for one monthly fee, including: <ul style="list-style-type: none"> • Interac® Direct Payment • Credit union affiliated ATM networks (Surcharge-free access to over 4000 Acculink® and EXCHANGE® ATMs throughout Canada) • MemberDirect® online banking bill payment • TeleService® telephone banking bill payment • In-branch transactions • Cheques • Pre-authorized debits • Inter-Credit Union Services (ICU) • Per item fee on excess of 15 transactions. See reverse for transaction fees • Interac® (Canada) and PLUS® (international) ATM Networks give you access to ATMs around the world. <i>Surcharge fees may apply</i> • Pays interest at tiered rates as per the YOUR Chequing account • Overdraft protection available based on approved credit 	<p>YOUR Chequing 40 Transact a lot. You average one transaction a day, with a few extra on the weekend.</p> <p>Account Features</p> <ul style="list-style-type: none"> • 40 transactions included for one monthly fee, including: <ul style="list-style-type: none"> • Interac® Direct Payment • Credit union affiliated ATM networks (Surcharge-free access to over 4000 Acculink® and EXCHANGE® ATMs throughout Canada) • MemberDirect® online banking bill payment • TeleService® telephone banking bill payment • In-branch transactions • Cheques • Pre-authorized debits • Inter-Credit Union Services (ICU) • Per item fee on excess of 40 transactions. See reverse for transaction fees • Interac® (Canada) and PLUS® (international) ATM Networks give you access to ATMs around the world. <i>Surcharge fees may apply</i> • Pays interest at tiered rates as per the YOUR Chequing account • Overdraft protection available based on approved credit 	<p>YOUR Chequing Unlimited Transact without limits. You want the ultimate in convenience, earning power and value-added account features.</p> <p>Account Features</p> <ul style="list-style-type: none"> • Unlimited transactions included for one monthly fee, including: <ul style="list-style-type: none"> • Interac® Direct Payment • Credit union affiliated ATM networks (Surcharge-free access to over 4000 Acculink® and EXCHANGE® ATMs throughout Canada) • MemberDirect® online banking bill payment • TeleService® telephone banking bill payment • In-branch transactions • Cheques • Pre-authorized debits • Inter-Credit Union Services (ICU) • Email money transfers • See reverse for transaction fees • Pays interest at tiered rates as per the YOUR Chequing account • Personalized Cheques, FREE • Overdraft protection available based on approved credit <p>Monthly Fees and Discounts \$26.95 per month</p> <p>Student Chequing</p> <ul style="list-style-type: none"> • Unlimited transactions • No fees until the age of 22 (Proof of attending school is required.) <p>Senior Accounts \$5.00 per month</p> <ul style="list-style-type: none"> • Email money transfers included 	<p>YOUR US\$ Chequing Don't be bogged by borders! You want an account to manage YOUR US funds.</p> <p>Account Features</p> <ul style="list-style-type: none"> • Non-interest bearing with pay-as-you-go transactions. See reverse for transaction fees • Reduce the expense of converting Canadian dollars into US funds and back again • Save on fees by buying US funds when the rates are favourable, rather than waiting for when you travel • Convenient access to YOUR money by visiting your credit union or writing cheques in US dollars. Inquire on YOUR account using TeleService® telephone banking and MemberDirect® online banking. <i>Electronic transactions not available</i> <p>Monthly Fees and Discounts \$2.00 monthly fee</p>
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MemberDirect®