

**PERSONAL
ACCOUNT
CHANGES**

Old Account Name	New Account Name	Important Changes
Chequing	Chequing	→ no changes
Access Value	Plus	<ul style="list-style-type: none"> → Access Value & Access Plus are being combined into 1 account → now 30 withdrawals included/month (instead of 20/month) + 10 Interac® e-transfers (refunded at the end of the month) → Monthly administration fee change: increase from \$5.00 to \$8.00 → Minimum monthly balance for no fees increases to \$1,500
Access Plus	Plus	<ul style="list-style-type: none"> → Access Value & Access Plus are being combined into 1 account → now 30 withdrawals included/month (instead of 40/month) + 10 Interac® e-transfers (refunded at the end of the month) → Monthly administration fee change: decrease from \$10.00 to \$8.00 → Minimum monthly balance for no fees decreases to \$1,500
Access Unlimited	Unlimited	→ now includes unlimited Interac® e-transfers
e-Access e-Access+	Green Green	<ul style="list-style-type: none"> → no longer includes 5 paper withdrawals → now includes unlimited Interac® e-transfers → now includes unlimited electronic withdrawals → no monthly paper statements (electronic statements only) → Monthly administration fee change: increase from \$10.00 to \$12.00
All-in-one	All-in-one	<ul style="list-style-type: none"> → Minimum monthly balance for no fees increases to \$2,000 → now includes unlimited Interac® e-transfers when minimum monthly balance is maintained (refunded at the end of the month) → No fee when minimum monthly balance maintained. If minimum is not maintained, charges for withdrawals are now decreased to regular chequing fees
Maxx Headstart Careerstart	Grow Grow Grow	<ul style="list-style-type: none"> → Grow Plan 24 for ages 0-18 → the account grows with the member changing automatically with the members' age → now includes a service fee payback program that refunds monthly service fees for the age 19-24 group
Golden	Gold	→ no changes other than the name
Plan 24	Plan 24	→ no changes
Savings	Plan 24	→ interest earned on daily closing balance
Investment Savings	Investment	→ no changes
Platinum Savings	Platinum	→ no changes
US \$	US \$	→ no changes

In-branch personalized cheques are available at cost on Plus, Unlimited, All-in-one, Grow.

Changes effective February 1, 2017

Chequing Accounts								
	Chequing	Plus	Unlimited	Green	Grow	Gold	All-in-one	US
	A basic chequing account for those who wish to pay per withdrawal	30 withdrawals + 10 Interac® e-transfers	unlimited withdrawals	unlimited electronic withdrawals	40 withdrawals for ages 0-24	for ages 60+	unlimited savings & chequing account	US currency chequing account
Monthly Fee	No Fee	\$8.00	\$15.00	\$12.00	Varies*	No Fee	No Fee	No Fee
Transactions Included	pay-as-you-go	30 withdrawals per month ¹ 10 Interac® e-transfers deposits phone and internet access	Unlimited withdrawals ¹ phone, internet, in-branch bill payments Interac® e-transfers deposits phone and internet access	Unlimited pre-authorized debit, debit card & Cdn CU ATM withdrawals phone, internet bill payments Interac® e-transfers deposits phone and internet access electronic statements only	40 withdrawals per month ¹ phone, internet, in-branch bill payments Interac® e-transfers deposits phone and internet access \$5 share paid by Access CU	Unlimited withdrawals ¹ phone, internet, in-branch bill payments Interac® e-transfers cheques deposits phone and internet access	Unlimited withdrawals ¹ phone, internet, in-branch bill payments Interac® e-transfers deposits phone and internet access	pay-as-you-go
Additional Transactions	Debit Card transactions: \$0.40 phone & internet bill payments: \$0.50 Withdrawals: \$0.50 Interac® e-Transfer: \$1.00	Regular chequing service charges apply to all other items that exceed 30 withdrawals + 10 Interac® e-transfers		Regular chequing service charges apply to any in-branch withdrawals			Regular chequing service charges apply if a \$2,000 monthly balance is not maintained	Withdrawals: \$1.00
Interest	None	None	None	None	None	None	Interest earned on closing daily balance, paid monthly on increasing balance	None
Additional Features		If a \$1,500 minimum monthly balance is maintained, the monthly fee is waived		Access CU will donate \$1 per month per Green account to support an environmental cause	<ul style="list-style-type: none"> Free up to age 18 ages 19-24 \$5.00 monthly service charges refunded if member attends a session with one of our FSRs between their 24th and 25th birthdays 			

¹ withdrawals: cheques, cash withdrawals, transfers, pre-authorized debit, debit card and Cdn CU ATM withdrawals

Savings Accounts			
	Plan 24	Investment	Platinum
	a daily savings account	A flexible savings account	a great interest rate in a flexible savings account
Monthly Fee	No Fee	No Fee	No Fee
Transactions Included	5 withdrawals phone, internet, in-branch bill payments	2 free withdrawals per month	1 free withdrawal per month
Additional Transactions	\$0.50 for additional withdrawals exceeding 5 per month \$1.00 for additional bill payments	\$2 for each additional withdrawal exceeding 2 per month	\$2 for each additional withdrawal exceeding 1 per month
Interest	interest earned on closing daily balance, paid semi-annually	interest calculated on closing daily balance, paid monthly on increasing balance: Interest level 1: 0 - \$49,999 Interest level 2: \$50,000 - \$99,999 Interest level 3: \$100,000-\$249,999 Interest level 4: \$250,000+	interest calculated on minimum monthly balance, paid annually: Interest level 1: 0 - \$99,999 Interest level 2: \$100,000 - \$249,999 Interest level 3: \$250,000+