

# PRODUCTS & SERVICES

## STARTING OUT | DAY-TO-DAY

Where you need us to be,  
at any stage of your life.

Get the head start you need with no-fee chequing, free e-Transfers®, and reduced interest rates on student loans and lines of credit.

### EVERY ACCOUNT:

- Full access to INTERAC® payment services
- Ability to move your money quickly and conveniently with services like debit, e-Transfer®, AutoDeposit®, or Request Money®
- Access to online banking, Access CU mobile app, and our Member Solutions Centre.

A chequing account for every phase and every walk of life: starting out, mid-career, retirement, and everything in between.

STARTING OUT: YOUTH AND STUDENT ACCOUNTS	GROW SAVINGS <i>A beginner's account with incentives to help kids learn how to start saving.</i>	GROW CHEQUING <i>Easy-to-use first chequing account for the young money-maker.</i>	STUDENT CHEQUING <i>Free chequing account for full time students.</i>
Account Type	Savings	Chequing	Chequing
Eligibility	0-15***	0-19***	Full-time students (any age)*
Monthly Fee	Free	Free	Free
Interest Calculated	Daily	N/A	N/A
Interest Paid	Monthly	N/A	N/A
In-Branch Withdrawals	Free	\$0.50	\$0.50
In-Branch Bill Payments**	N/A	\$1.00	\$1.00
Cheque Clearing	Free	\$0.50	\$0.50
Electronic Transfers	Free	\$0.50	Free
Online Bill Payments	N/A	\$0.50	Free
INTERAC® e-Transfers	Free	Free	Free
MB CU ATM Access	Free	Free	Free
Debit Card Purchases	Free	\$0.50	Free
Other Benefits	Special interest rate on first \$2000 deposited	30 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases) and unlimited free INTERAC® e-Transfers	Unlimited free electronic transfers and bill payments, debit card purchases, and INTERAC® e-Transfers

DAY-TO-DAY: PERSONAL CHEQUING ACCOUNTS	GREEN <i>Paperless account with free online and self-serve transactions.</i>	BASIC+ <i>Best for members with a moderate number of transactions</i>	UNLIMITED <i>Unlimited transactions for a low monthly fee.</i>	PAY AS YOU GO <i>Best for members who conduct minimal transactions.</i>	USD CHEQUING <i>Easy access to US funds for over-the-border shoppers and vacationers.</i>	GOLD <i>Great perks for members 59+</i>
Monthly Fee	\$6.00	\$8.00	\$15.00	\$0.00	\$0.00	\$0.00
Tiered Interest	N/A	N/A	N/A	N/A	N/A	N/A
Interest Calculated	N/A	N/A	N/A	N/A	N/A	N/A
Interest Paid	N/A	N/A	N/A	N/A	N/A	N/A
Exemption Balance	N/A	\$1,500.00	N/A	N/A	N/A	N/A
In-Branch Withdrawals	\$1.00	\$0.50	Free	\$0.50	\$1.00	Free
In-Branch Bill Payments**	\$2.00	\$1.00	Free	\$1.00	N/A	Free
Cheque Clearing	\$0.50	\$0.50	Free	\$0.50	\$1.00	Free
Electronic Transfers	Free	\$0.50	Free	\$0.50	\$1.00	Free
Online Bill Payments	Free	\$0.50	Free	\$0.50	N/A	Free
Telephone Bill Payments	Free	\$0.50	Free	\$0.50	N/A	Free
INTERAC® e-Transfers	Free	\$1.00	Free	\$1.00	N/A	Free
MB CU ATM Access	Free	Free	Free	Free	N/A	Free
Debit Card Purchases	Free	\$0.50	Free	\$0.50	N/A	Free
Other Benefits		30 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases) and 10 free INTERAC® e-Transfers (charged in real time and refunded at end of month)		Members with a line of credit product attached to their Pay As You Go account will enjoy two free transactions per month to facilitate use of the line of credit funds. The two debits will be waived <u>only</u> if the LOC was used within that month.	2 free withdrawals per month (cheques, electronic and cash withdrawals)	One free cheque order per year

\*A full-time student will be defined as someone taking 18 credit hours or three full courses per semester. There is no age limit, but proof of enrollment is required annually in order to maintain these account benefits.  
 \*\*Not included in monthly package benefits. Collabria credit card payments and government agency payments waived.  
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 \*\*\*A parent/guardian signor may be required. See your branch for more details.

PERSONAL  
**PRODUCTS & SERVICES**  
 SAVING FOR TOMORROW

Where you need us to be,  
 at any stage of your life.

Whether you're saving for something big or small, building on your income, or simply just planning ahead, we've got a savings plan that fits your needs.

**PLUS:**

All deposits are guaranteed without limit by the Deposit Guarantee Corporation of Manitoba

<b>FOR TOMORROW: PERSONAL SAVINGS ACCOUNTS</b>	<b>DAILY SAVINGS</b> <i>A handy savings account for your transactional needs.</i>	<b>PREMIUM SAVINGS</b> <i>Exceptional interest rate paid on the last day of each month.</i>	<b>PLATINUM SAVINGS</b> <i>Tiered savings rates, best suited for larger, long-term savings goals.</i>	<b>USD SAVINGS</b> <i>Save funds in US Dollars</i>
Monthly Fee	\$0.00	\$0.00	\$0.00	\$0.00
Tiered Interest	No	No	0-\$99,999, \$100,000-\$249,999, \$250,000+	No
Interest Calculated	Daily	Daily	Monthly	Daily
Interest Paid	Monthly	Monthly	Monthly	Monthly
In-Branch Withdrawals	\$0.50	\$1.50	\$1.50	\$1.50
In-Branch Bill Payments*	\$1.00	\$1.00	\$1.00	N/A
Cheque Clearing	N/A	N/A	N/A	N/A
Electronic Transfers	\$0.50	\$1.25	\$1.25	\$1.25
Online Bill Payments	\$0.50	\$1.25	\$1.25	N/A
Telephone Bill Payments	\$0.50	\$1.25	\$1.25	N/A
INTERAC® e-Transfers	\$1.00	\$1.00	\$1.00	N/A
MB CU ATM Access	Free	Free	Free	N/A
Debit Card Purchases	\$0.50	\$1.25	\$1.25	N/A
Other Benefits	<b>5 free withdrawals per month</b> (bill payments, electronic and cash withdrawals, debit card purchases)	<b>2 free withdrawals per month</b> (bill payments, electronic and cash withdrawals, debit card purchases)	<b>1 free withdrawal per month</b> (bill payments, electronic and cash withdrawals, debit card purchases)	<b>2 free withdrawals per month</b> (electronic and cash withdrawals)  Interest paid in USD