

# 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 and free e-Transfers®.

### 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, STUDENT, AND NEWCOMERS 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 students (any age)*.</i>	NEW TO CANADA† <i>New members only. Documented 2 years or less lived in Canada.</i>
Account Type	Savings	Chequing	Chequing	Chequing
Eligibility	0-19***	0-19***	Full-time Student	New Members
Monthly Fee	Free	Free	Free	Free
Interest Calculated	Daily	N/A	N/A	N/A
Interest Paid	Monthly	N/A	N/A	N/A
In-Branch Withdrawals	Free	\$0.75	\$0.75	Free
In-Branch Bill Payments**	N/A	\$1.25	\$1.25	Free
Cheque Clearing	N/A	\$0.75	\$0.75	Free
Electronic Transfers	Free	\$0.75	Free	Free
Online Bill Payments	N/A	\$0.75	Free	Free
<i>INTERAC</i> ® e-Transfers	Free	Free	Free	Free
MB CU ATM Access	Free	Free	Free	Free
Debit Card Purchases	Free	\$0.75	Free	Free
Other Benefits	Special interest rate on first \$2000 deposited	30 free withdrawals per month (cheques, online bill payments, electronic and cash withdrawals, debit card purchases) and unlimited free <i>INTERAC</i> ® e-Transfers	Unlimited free electronic transfers, online bill payments, and <i>INTERAC</i> ® e-Transfers.  Reduced interest rates on lines of credit while in school.	A free small Safe Deposit Box (subject to branch availability) *Account benefits are active for 12 months after which automatically change to chequing account of choice.

DAY-TO-DAY: PERSONAL CHEQUING ACCOUNTS	BASIC+ <i>Best for members with a moderate number of transactions</i>	GREEN <i>Paperless account with free online and self-serve 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>	ABILITY CHEQUING† <i>Those who qualify for the disability tax credit are eligible for this account.</i>
Monthly Fee	\$8.00	\$9.00	\$17.00	\$0.00	\$0.00	\$0.00	\$0.00
Exemption Balance	\$2,500	N/A	N/A	N/A	N/A	N/A	N/A
In-Branch Withdrawals	\$0.75	\$1.50	Free	\$0.75	\$1.25	\$0.75	Free
In-Branch Bill Payments**	\$1.25	\$2.00	Free	\$1.25	N/A	\$1.25	Free
Cheque Clearing	\$0.75	\$0.75	Free	\$0.75	\$2.00	\$0.75	Free
Electronic Transfers	\$0.75	Free	Free	\$0.75	\$1.25	\$0.75	Free
Online Bill Payments	\$0.75	Free	Free	\$0.75	N/A	\$0.75	Free
Telephone Bill Payments	\$0.75	Free	Free	\$0.75	N/A	\$0.75	Free
<i>INTERAC</i> ® e-Transfers	\$1.00	Free	Free	\$1.00	N/A	\$1.00	Free
MB CU ATM Access	Free	Free	Free	Free	N/A	Free	Free
Debit Card Purchases	\$0.75	Free	Free	\$0.75	N/A	\$0.75	Free
Other Benefits	30 free withdrawals per month (cheques, online bill payments, electronic and cash withdrawals, debit card purchases) and 10 free <i>INTERAC</i> ® 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 if the LOC was used within that month.</u>	2 free withdrawals per month (cheques, electronic and cash withdrawals)	30 free withdrawals per month (cheques, online bill payments, electronic and cash withdrawals, debit card purchases) and 10 free <i>INTERAC</i> ® e-Transfers (charged in real time and refunded at end of month) 24 free cheques 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.

\*\*\*A parent/guardian signor may be required. See your branch for more details.

†Limit 2 accounts per membership of full service/\$0 monthly fee products

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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.

FOR TOMORROW: PERSONAL SAVINGS ACCOUNTS	DAILY SAVINGS <i>A handy savings account for your transactional needs.</i>	PREMIUM SAVINGS <i>Exceptional interest rate paid on the last day of each month.</i>	PLATINUM SAVINGS <i>Tiered savings rates, best suited for larger, long-term savings goals.</i>	ABILITY SAVINGS <sup>†</sup> <i>Those who qualify for the disability tax credit are eligible for this account.</i>	US DAILY SAVINGS <i>Save funds in US dollars.</i>
Monthly Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tiered Interest	No	No	0-\$99,999, \$100,000-\$249,999, \$250,000+	No	No
Interest Calculated	Daily	Daily	Monthly	Daily	Daily
Interest Paid	Monthly	Monthly	Monthly	Monthly	Monthly
In-Branch Withdrawals	\$0.75	\$1.75	\$1.75	Free	\$1.50
In-Branch Bill Payments*	\$1.25	\$1.25	\$1.25	Free	N/A
Cheque Clearing	N/A	N/A	N/A	N/A	N/A
Electronic Transfers	\$0.75	\$1.50	\$1.50	Free	\$1.25
Online Bill Payments	\$0.75	\$1.50	\$1.50	Free	N/A
Telephone Bill Payments	\$0.75	\$1.50	\$1.50	Free	N/A
INTERAC® e-Transfers	\$1.00	\$1.00	\$1.00	Free	N/A
MB CU ATM Access	Free	Free	Free	Free	N/A
Debit Card Purchases	\$0.75	\$1.50	\$1.50	Free	N/A
Other Benefits	5 free withdrawals per month (online bill payments, electronic and cash withdrawals, debit card purchases)	2 free withdrawals per month (online bill payments, electronic and cash withdrawals, debit card purchases)	1 free withdrawal per month (online bill payments, electronic and cash withdrawals, debit card purchases)		2 free withdrawals per month (electronic and cash withdrawals)  Interest paid in USD