

Service Fees - Personal Chequing Accounts¹

effective January 1st, 2025



	CHEQUING ACCOUNTS					
	Limitless Plan ²	Limitless 60 Plan ³	Limitless Student Plan ⁴	A-La-Carte Plan ⁵	Line-of-Credit Access ⁶	US Convenience Plan ⁷

FEES AND INTEREST

Monthly fee	\$12.95	FREE	FREE	—	—	\$2.00
MMB for \$0 monthly fee	\$3,000	—	—	—	—	—
Monthly paper statement ⁸	\$2.50	\$2.50	eStatement only	\$2.50	\$2.50	\$2.50
Monthly overdraft protection ⁹	\$5.00 plus interest	\$5.00 plus interest	\$5.00 plus interest	\$5.00 plus interest	—	—
Debit transactions included ¹⁰	Unlimited	Unlimited	Unlimited	0	5	2

FULL SERVE TRANSACTIONS (staff-assisted)

Withdrawal or account transfer	FREE	FREE	FREE	\$1.00	\$1.25	\$0.75
Bill payment	FREE	FREE	FREE	\$1.00	\$1.25	—
Cheque forms -see style list ¹¹	From \$40.00	FREE	From \$40.00	From \$40.00	From \$40.00	From \$40.00

SELF SERVE TRANSACTIONS (automated & online/mobile banking)

Cheques	FREE	FREE	FREE	\$1.00	\$1.25	\$0.75
Pre-authorized debit (PAD)	FREE	FREE	FREE	\$1.00	\$1.25	\$0.75
Account transfer	FREE	FREE	FREE	\$1.00	\$1.25	\$0.75
Bill payment	FREE	FREE	FREE	\$1.00	\$1.25	—
Interac® Debit	FREE	FREE	FREE	\$1.00	—	—
Interac® e-Transfer ¹²	FREE	FREE	FREE	\$1.00	1.25	—
Tandia ATMs	FREE	FREE	FREE	\$1.00	\$1.25	—
The EXCHANGE® Network ATMs	FREE	FREE	FREE	\$1.00	\$1.25	—
Interac® ABM ¹³	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	—
US and International ABM	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	—

PLEASE REFER TO ACCOUNT RELATED FEES & OTHER SERVICES FOR ADDITIONAL APPLICABLE FEES

¹ Service Fees on Personal Chequing Accounts are subject to change with 60 days advanced notice; HST included.

² Limitless Plan includes (grandfathered) Advantage AccessLine accounts.

³ Limitless 60 Plan: members age 60+ qualify; includes (grandfathered) Advantage 60 AccessLine accounts.

⁴ Limitless Student Plan: members age 12 - 17 qualify with parental consent; includes (grandfathered) Advantage Student AccessLine accounts.

⁵ A-La-Carte Plan includes (grandfathered) Advantage AccessLine A-La-Carte accounts.

⁶ Line-of-Credit Access includes MeritLine, AdvantageLine and StudentLine line-of-credit products.

⁷ US Convenience Plan fees are in US funds.

⁸ Monthly paper statement fee is applied after each month-end on chequing account statements only; eStatements are free.

⁹ Monthly overdraft protection fee is applied at month-end only when used.

¹⁰ Debit transactions included are: withdrawals, transfers, bill payments, cheques, PADs, Interac Debit, Interac Online and Interac e-Transfer.

¹¹ Cheque forms - style list

¹² Interac® e-Transfer fee includes both Send Money (applied immediately) and Request Money (applied when fulfilled).

¹³ Interac® ABM fee does not include fees charged by other financial institutions or independent ATM owners for the use of their ATM. To avoid extra fees, use Tandia ATMs or those listed on **on The EXCHANGE Network®**.

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