



Choose the account that's right for you!

Personal Accounts

| | Regular | Basic | Premium | eStride | Complete | Youth <i>Under 18 years old</i> | Student <i>Proof of enrollment</i> | Golden <i>Over 60 years old</i> | USD Chequing |
|---|--|--|--|--|--|---|---|---|---|
| | Unlimited free transactions (excluding e-transfers) with \$5,000 minimum daily balance: cash withdrawals, cheques, debit card purchases and more. Transaction fees apply for the month once balance is below \$5,000. | Includes 20 transactions for one low monthly fee — including cash withdrawals, cheques, debit card purchases and more. Additional transactions pay-as-you-go. | Includes 40 transactions every month, including cash withdrawals, cheques, debit card purchases, 3 free <i>Interac</i> ® e-Transfers and more. Additional transactions pay-as-you-go. | Unlimited FREE digital (non-branch) transactions, including <i>Interac</i> ® e-Transfers. | Unlimited transactions — never worry about a limit again... PLUS more exclusive features, all for one low monthly fee. | 60 FREE transactions every month, including cash withdrawals, cheques, debit card purchases and more. Additional transactions pay-as-you-go, with NO monthly fee. | 60 FREE transactions every month, including cash withdrawals, cheques, debit card purchases and more. Additional transactions pay-as-you-go, with NO monthly fee. | 50 FREE transactions every month, including cash withdrawals, cheques, debit card purchases and more. Additional transactions pay-as-you-go, with NO monthly fee. | A limited pay-as-you-go account, ideal for members who require quick and easy access to U.S. funds. |
| Effective January 1, 2025. These updated fees will apply as of Jan 1, 2025. Until then current fees remain in effect | | | | | | | | | |
| Monthly Fee | Varies | \$5.00 | \$11.00 | \$15.00 | \$20.00 | FREE | FREE | FREE | Pay as You Go |
| FREE transactions every month | UNLIMITED with minimum balance OR Pay as You Go | 20 | 40 | UNLIMITED Digital | UNLIMITED | 60 | 60 | 50 | n/a |
| <i>Interac</i> ® Debit Payment | \$0.75 | \$0.75 | \$0.75 | FREE | FREE | \$0.75 | \$0.75 | \$0.75 | n/a |
| ATM Withdrawal | | | | | | | | | |
| Stride ATM | \$0.75 | \$0.75 | \$0.75 | FREE | FREE | \$0.75 | \$0.75 | \$0.75 | n/a |
| Ding Free® CU ATM | \$0.75 | \$0.75 | \$0.75 | FREE | FREE | \$0.75 | \$0.75 | \$0.75 | n/a |
| <i>Interac</i> ® ATM | \$1.50 | \$1.50 | \$1.50 | \$1.50 | \$1.50 | \$1.50 | \$1.50 | \$1.50 | n/a |
| US/International | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | n/a |
| Bill Payment | | | | | | | | | |
| Online, Mobile | \$0.75 | \$0.75 | \$0.75 | FREE | FREE | \$0.75 | \$0.75 | \$0.75 | n/a |
| In Branch | \$1.00 | \$1.00 | \$1.00 | \$1.50 | \$1.00 | \$1.00 | \$1.00 | FREE | n/a |
| Transfers (Online, Mobile) | FREE | FREE | FREE | FREE | FREE | FREE | FREE | FREE | n/a |
| Pre-authorized Debit | \$0.75 | \$0.75 | \$0.75 | FREE | FREE | \$0.75 | \$0.75 | \$0.75 | \$1.00 |
| <i>Interac</i> ® e-Transfer | \$1.00 | \$1.00 | 3 FREE , then \$1.00 | FREE | FREE | \$1.00 | FREE | 3 FREE , then \$1.00 | n/a |
| Debit Withdrawal, Cheque, Transfer | \$0.75 | \$0.75 | \$0.75 | Electronic FREE In-Branch \$1.50 Cheque Clearing \$1.50 | FREE | \$0.75 | \$0.75 | \$0.75 | Cash \$1.00 Cheques \$2.00 |
| Deposit | FREE | FREE | FREE | FREE | FREE | FREE | FREE | FREE | FREE |
| First Debit Card | FREE | FREE | FREE | FREE | FREE | FREE | FREE | FREE | n/a |
| Monthly Paper Statement | \$2.50 | \$2.50 | \$2.50 | \$2.50 | \$2.50 | FREE | \$2.50 | FREE | \$2.50 |
| Personalized Cheques | Current Rate | Current Rate | FREE | Current Rate | FREE | FREE | FREE | FREE | Current Rate |
| Safety Deposit Box | Current Rate | Current Rate | Current Rate | Current Rate | \$15 annual rebate | Current Rate | Current Rate | \$15 annual rebate | n/a |