

## SAVINGS ACCOUNT COMPARISON <sup>1</sup>

Account	Monthly fee	Cheques	Deposits	Withdrawals	Payroll Deposit	Transfers	Bill payments	POS transactions	Interac® Withdrawals at another financial institution	Electronic payments <sup>3</sup>	Interest paid*	ATM Access	Coverdraft <sup>4</sup>
<b>Plan 24 (P24)</b>	FREE	N/A	FREE	\$1.25 in-branch; FREE via YNCU ATM	FREE	\$1.25 in-branch; FREE via YNCU ATM, and online banking	\$1.25 in-branch; \$0.60 via ATM, telephone, online banking	\$0.90	\$1.50 in Canada; \$3.00 outside of Canada	\$0.90	Calculated daily; paid monthly. Ask in your branch for current rates.	Yes	\$1.00 each occurrence
<b>High Interest<sup>5</sup> (HISA)</b>	FREE	N/A	FREE	\$1.90 in-branch; \$0.90 via YNCU ATM	FREE	\$1.90 in-branch; 1 FREE via YNCU ATM, telephone or online banking, then \$0.90 each	\$1.90 each in-branch; \$0.90 each via YNCU ATM, telephone or online banking	\$1.35	In Canada \$3.00; outside of Canada \$5.00	\$1.35		Yes	\$1.00 each occurrence
<b>U.S. Savings</b>	FREE	N/A	FREE	\$0.75 U.S. in-branch	N/A	\$0.75 U.S. in-branch, telephone and online banking	N/A	N/A	N/A	N/A		N/A	\$1.00 each occurrence
<b>Fat Cat (for members under age 13)</b>	FREE	N/A	FREE	FREE	N/A	FREE	N/A	35 FREE each additional \$0.75	\$1.50 in Canada \$3.00 Outside of Canada	N/A		With parental consent	\$1.00 each occurrence

1- All other standard fees apply. 2 - Transactions include self-serve, full-serve and administrative postings to the account. 3 - Includes payments by automated funds transfer (AFTs), electronic funds transfer (EFTs), and pre-authorized bill payments. 4 - We will automatically transfer funds from another account (excluding Lines of Credit) to cover an overdraft, saving you the NSF fee. 5 - Tiered interest for higher amounts.

\* Calculated daily and paid monthly. Ask in your branch for the current interest rate table.



### Why pay more?

Wherever you see THE EXCHANGE® logo you can perform your ATM transactions ding-free. No surcharges will ever be applied to your transactions whether you are using a bank or credit union Exchange ATM.

Just look for THE EXCHANGE® logo at or near the ATM and be ding-free.\*  
Make deposits, cash withdrawals, transfers and perform balance inquiries at any bank or credit union ATM displaying THE EXCHANGE® logo – ding-free.

There are over 2,000 ATMs across Canada displaying THE EXCHANGE® logo.

Find a convenient location close to home, work or on your travels across Canada at:

[www.the-exchange.ca](http://www.the-exchange.ca)

\*Normal banking charges still apply.



THE EXCHANGE® ATM NETWORK

