

Service charges: everyday accounts

Here's what's included and what costs extra with your personal bank account.



	Personal Unlimited Account	Personal Essentials Account	Personal US Account	Personal High Growth Savings Account	Personal Savings Account
Why choose it?	Use your account as much as you want without counting transactions.	Pay only for the transactions you need with a low monthly fee.	Receive US cheques and pay US bills without changing currencies.	Rev up your savings with a premium interest rate.	Earn interest every month and stay flexible.
What's included?	Unlimited transactions, including Interac® eTransfers	10 transactions, plus 2 Interac® eTransfers	1 free transaction	Unlimited electronic transfers to and from your daily account, not including Interac® eTransfers, plus 2 transactions	5 free transactions
Monthly fee	\$10.00 Free for 25 & under and for 59 & over	\$3.50	\$0.00	\$0.00	\$0.00
Interest	NA	NA	Calculated daily, paid monthly	Calculated daily, paid monthly	Calculated daily, paid monthly
Paper statement mailed to you	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
In-branch withdrawal	\$0.00	\$0.75	\$0.75	\$5.00	\$1.00
In-branch transfer	\$0.00	\$0.75	\$0.75	\$5.00	\$1.00
In-branch bill payment	\$0.00	\$0.75	NA	\$5.00	\$1.00
Electronic transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00
Electronic bill payment	\$0.00	\$0.75	NA	\$5.00	\$1.00
Cheque	\$0.00	\$0.75	\$0.75	\$5.00	\$1.00
Pre-authorized payment	\$0.00	\$0.75	\$0.75	\$5.00	\$1.00
Debit card purchase	\$0.00	\$0.75	NA	\$5.00	\$1.00
Interac® e-Transfer	\$0.00	\$1.00	NA	\$5.00	\$1.00
ATM withdrawal — all Canadian credit unions	\$0.00	\$0.75	NA	\$5.00	\$1.00
ATM withdrawal — all other Canadian FIs	\$2.50	\$2.50	NA	\$6.50	\$2.50
ATM withdrawal — USA EXCHANGE® & foreign CIRRUS®	\$3.50	\$3.50	NA	\$8.00	\$3.50