

FLEXIBLE ACCOUNT PACKAGES



EVERYONE HAS DIFFERENT NEEDS IN AN ACCOUNT PACKAGE. WHICH ONE OF OUR PACKAGES BEST FITS YOU?

^Revised May 25, 2020

	CHEQUING							SAVINGS	
	BASIC	VALUE	UNLIMITED	YOUTH START ⁶	STUDENT LIFE	PAY AS YOU GO	U.S. DOLLAR CHEQUING	DAILY INTEREST SAVINGS	INVESTMENT SAVINGS
	Low volume user	Medium volume user	Unlimited day-to-day transactions for one monthly fee	Age 18 and under	Post-secondary student	Occasional user	US Travel or buy goods in US Dollars	Flexible and convenient	Higher interest
Monthly Fee	\$4 ²	\$10	\$14	Free			Free		
Monthly Fee, Age 59+	Free	\$5	\$7						
Day-to-day transactions ¹	20	35	Unlimited	30	Unlimited	Pay per use	2 Free per month ³	2 Free per month	1 Free per month ⁸
Interac [®] ATM withdrawals ⁴	\$1.90		1 Free per month ⁷	\$1.90	2 Free per month	\$1.90	NA	\$1.90	
Bank Drafts & Certified Cheques	Bank Draft \$7.50 Certified Cheque \$10		1 Free Bank Draft or Certified Cheque per month	Bank Draft \$7.50 Certified Cheque \$10					
All-in-One [®] Statement	\$1.50 per statement			Free	\$1.50 per statement		\$1.50 per statement if no Canadian Chequing account with package		
eStatements	Free								
Cheque Images in Statements	\$2	Free			\$2			NA	
Personalized Cheques ⁵	Cost	One order of 50 per calendar year			Cost			NA	
One-signature American Express [®] Travellers Cheques	\$5	Free			\$5			\$5	

¹Fees apply to transactions above your package limit and applied in the currency of your account. Fees will be debited from the account associated with your package as they are incurred. ²Monthly fee is waived if you keep a minimum daily closing balance of \$1,000 throughout the month. ³Additional day-to-day fees (after 2 free per month) are waived on US dollar chequing accounts if you keep a minimum daily closing balance of \$1,000 throughout the month. ⁴Only the fee normally charged by Alterna is waived. A surcharge by the ATM provider may apply. ⁵Limited styles, excludes US cheques. ⁶Youth Start Banking Package is also available on the Daily Interest Savings Account. ⁷Free if you keep a minimum daily closing balance of \$1,500 throughout the month. ⁸Certain exceptions apply to the Investment Savings Account, i.e. 1 debit transaction per month free of charge and each additional debit transaction at \$ 2.50. ^Revised to include detail on existing ISA day-to-day transactions.

DAY-TO-DAY TRANSACTIONS INCLUDED IN A PACKAGE

- Cheques
- Pre-authorized payments
- Debit card payments (point of sale)
- Alterna, ACCULINK[®] and THE EXCHANGE[®] Network ATM withdrawals and transfers
- In-branch withdrawals
- Bill payments (In-branch, Online, Mobile and Telephone)
- Interac e-Transfer[®] (Send and Request Money)
- Transfers (In-branch, Online, Mobile and Telephone)

Transfers to credit products and Term Deposits are free. Transfers from a Daily Interest Savings to another Daily Interest Savings or to an Investment Savings Account are free. Transfers between US Dollar accounts or to US Dollar Term Deposits are free. Deposits do not count as day-to-day transactions. Please refer to Day-to-Day Transactions on the following page for a break out of day-to-day fees.