

EVERYDAY ACCOUNTS SELECTOR

FEATURES AND SERVICES	EVERYDAY CONVENIENCE ACCOUNT	EVERYDAY PREMIUM ACCOUNT	SENIORS EVERYDAY CONVENIENCE ACCOUNT	SENIORS EVERYDAY PREMIUM ACCOUNT	EVERYDAY STUDENT ACCOUNT
Monthly Fee	Free	\$11.95	Free	\$5.98	Free
Monthly Fee Waived	—	With daily minimum balance of \$4,000 OR direct deposit of payroll/pension (minimum \$250/month)	—	With daily minimum balance of \$4,000 OR direct deposit of payroll/pension (minimum \$250/month)	—
Day-to-day transactions (debits, cheques, pre-authorized debits, credits)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Interac e-Transfers®	2 free* e-Transfers/month \$1.50 each thereafter	Unlimited	2 free* e-Transfers/month \$1.50 each thereafter	Unlimited	Unlimited
THE EXCHANGE Network ATM Transactions	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Non-THE EXCHANGE Network ATM Transactions	\$1.50/transaction	5 free* transactions/month \$1.50 each thereafter	\$1.50/transaction	5 free* transactions/month \$1.50 each thereafter	5 free* transactions/month \$1.50 each thereafter
Complimentary Cheques (50 Flair design)	—	—	1 free chequebook/year	1 free chequebook/year	—
Annual FirstOntario Visa Rebate	—	Up to \$60	Up to \$60	Up to \$60	Up to \$60
Monthly Overdraft Protection Fee	\$2.50/month	Waived	Waived	Waived	Waived
Foreign ATM Transactions	\$3.50/transaction	\$3.50/transaction	\$3.50/transaction	\$3.50/transaction	\$3.50/transaction
Official Cheque Fee	\$10/official cheque	\$10/official cheque	Waived	Waived	Waived
Paper Statements	Free	Free	Free	Free	Free
Safe Deposit Box Rental Discount	—	—	\$10 off annual fee	\$10 off annual fee	—

Senior accounts are available to Members 60 years of age and over. Members who are under the age of 60 – with a chequing account – will be automatically moved to the seniors version of their account when they turn 60. Account numbers and nicknames will not change.

Student accounts are available up to the age of 24. Members aged 19-24 who would like a student account must show proof of enrollment in a full-time post-secondary program in order to continue to use the student account. Upon turning 25, the Member will be moved to our Everyday Convenience Account but can contact us if the Everyday Premium Account is preferred.

*Fees or service charges will be applied after each transaction but will be reimbursed by the end of day if applicable.