

CHEQUING ACCOUNT COMPARISON ¹

FEATURE	ADVANTAGE 59 SENIORS' ACCOUNT (for members aged 59+)	STUDENT ACCOUNT (for members attending post-secondary school)	PERSONAL CHEQUING ACCOUNT (PCA)	VIRTUAL ACCOUNT (for members who do most banking online)	GOLD MEDAL CHEQUING ACCOUNT	THE GRAND CHEQUING ACCOUNT	U.S. DOLLAR CHEQUING ACCOUNT	HEADSTART CHEQUING ACCOUNT (for members aged 13 – 18)
Monthly Fee	No monthly fee	\$3.95	No monthly fee	\$3.95	\$9.75	\$13.95	\$9.95	No monthly fee
Interest Paid ²	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Minimum Monthly Balance to Waive Monthly Fee	N/A	\$2,500	N/A	\$2,500	\$2,500	\$5,000	N/A	N/A
Statement	FREE	FREE	\$2.00	N/A	FREE	FREE	\$2.00	FREE
Cheque Images Returned	\$3.00	\$3.50	\$5.50	N/A	\$4.00	\$4.00	\$4.00	FREE
In-branch transactions		55 FREE Transactions a month² Additional transactions \$1.00 each.			55 FREE Transactions a month² Additional transactions \$1.00 each.			
Bill payments	FREE		\$1.00	\$2.00		FREE	N/A	FREE
Deposits	FREE		FREE	FREE		FREE	\$1.00	FREE
Transfers	FREE		\$1.00	\$2.00		FREE	\$1.00	FREE
Withdrawals	FREE		\$1.00	\$2.00		FREE	\$1.00	FREE
YNCU ATM Transactions								
Account Inquiries	FREE		FREE	FREE		FREE	N/A	FREE
Bill Payments	FREE		\$0.50	FREE		FREE	FREE	FREE
Deposits	FREE		FREE	FREE		FREE	FREE	FREE
Transfers	FREE		FREE	FREE		FREE	FREE	FREE
Withdrawals	FREE	FREE	FREE	FREE	FREE	FREE		
Online Banking Transactions								
Account Inquiries	FREE	FREE	FREE	FREE	FREE	FREE	FREE	
Bill Payments	FREE	\$0.50	FREE	FREE	N/A	FREE		
Transfers	FREE	FREE	FREE	FREE	\$0.75 U.S.	FREE		
Cheques (cleared)	FREE	\$0.75	\$0.75	\$0.75	FREE	\$1.00	FREE	
Point of Sale (POS)	35 FREE \$0.75 each additional	\$0.75	40 FREE \$0.75 each additional	\$0.75	FREE	N/A	35 FREE each additional \$0.75	
Electronic Payments ³	FREE	\$0.75	FREE	FREE	FREE	\$0.75	FREE	
Payroll Deposit	FREE	FREE	FREE	FREE	FREE	N/A	FREE	
Interac® Withdrawals		4 FREE						
In Canada	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	N/A	\$1.50
Outside Canada	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A	\$3.00
Coverdraft ⁴	\$1.00 each occurrence	\$1.00 each occurrence	\$1.00 each occurrence	\$1.00 each occurrence	\$1.00 each occurrence	\$1.00 each occurrence	\$1.00 each occurrence	\$1.00 each occurrence
Extras	FREE basic cheque order, FREE travellers' cheques, 2 FREE money orders and \$10 discount on safety deposit box rental	FREE basic cheque order	N/A	N/A	FREE basic cheque order	FREE basic cheque order	N/A	N/A