

PERSONAL CHEQUING | Accounts

ACCOUNTS	PLATINUM PLUS	PREMIUM	ELECTRONIC	CAREERSTART	HEADSTART	ALL-IN-ONE GOLDEN	CHEQUING	ALL-IN-ONE
QUALIFICATIONS	Personal - no age restriction A member who prefers convenience and one basic monthly fee	Personal no age restriction	Personal no age restrictions A member who wishes to do their banking electronically with little or no use for cheques	Personal - age 19 to 25th birthday and enrolled in post-secondary education	Personal - members age 0 to 19th birthday	Personal - age 60 years and over	Personal no age restrictions Any members who wish to PAY AS THEY GO	Members who carry a considerable balance in their chequing account throughout the month and would like to make interest with little or no chequing fees
MONTHLY FEE	\$20.95	\$12.95	\$12.95	FREE	FREE	FREE	Price as per service charge schedule	FREE with a minimum balance of \$2,500
TRANSACTION VOLUME	Unlimited Cheques, external auto withdrawals, deposits, POS items, bill payments	No Charge for the first 40 Cheque clearing charges, external auto withdrawals, deposits & POS items per month	Cheque Clearing \$0.75/cheque	Unlimited	Unlimited	Unlimited	Regular fees apply for transactions not listed in the FREE space below	Maintain a Minimum Balance of \$2,500
FREE	<ul style="list-style-type: none"> Deposits in branch External automatic deposits Deposit by ATM Deposit on Sunrise Lite App using Deposit Anywhere Deposit via e-transfer Cheque clearing charges In branch cash withdrawal, transfer between accounts and allotments External automatic withdrawal Withdrawal at Canadian CU ATM - ding free Transfer out by ATM Withdrawal at Canadian CU ATM - ding free Transfer out by ATM POS (Point of Sale) Transfer using Telephone Banking Transfer using MemberDirect, Sunrise Lite App or Mobile Web Auto transfer to cover overdraft e-Statement New Membercard or automatic renewal 	<ul style="list-style-type: none"> Deposits in-branch External automatic deposits Deposit by ATM Deposit on Sunrise Lite App using Deposit Anywhere Deposit via e-Transfer Withdrawal on transfer out completed in-branch Withdrawal at Canadian CU ATM - ding free Transfer out by ATM Transfer using Telephone Banking Transfer using MemberDirect, Sunrise Lite App or Mobile Web Auto transfer to cover overdraft e-Statement New Membercard or automatic renewal 	<ul style="list-style-type: none"> Deposits in-branch External automatic deposits Deposit by ATM Deposit on Sunrise Lite App using Deposit Anywhere Deposit via e-Transfer In-branch cash withdrawal, transfer between accounts and allotments External automatic withdrawal Withdrawal at Canadian CU ATM - ding free Transfer out by ATM POS (Point of Sale) Transfer using Telephone Banking Transfer using MemberDirect, Sunrise Lite App or Mobile Web Auto transfer to cover overdraft Bill payment in-branch, MemberDirect, Sunrise Lite App, Mobile Web or Telephone Banking e-Statement New Membercard or automatic renewal 	<ul style="list-style-type: none"> Deposits in-branch External automatic deposits Deposit by ATM Deposit on Sunrise Lite App using Deposit Anywhere Deposit via e-Transfer Cheque clearing charges In-branch cash withdrawal, transfer between accounts and allotments External automatic withdrawal Withdrawal at Canadian CU ATM - ding free Transfer out by ATM POS (Point of Sale) Transfer using Telephone Banking Transfer using MemberDirect, Sunrise Lite App or Mobile Web Auto transfer to cover overdraft Bill payment in-branch, MemberDirect, Sunrise Lite App, Mobile Web or Telephone Banking e-Statement New Membercard or automatic renewal 	<ul style="list-style-type: none"> Deposits in-branch External automatic deposits Deposit by ATM Deposit on Sunrise Lite App using Deposit Anywhere Deposit via e-Transfer Cheque clearing charges In-branch cash withdrawal, transfer between accounts and allotments External automatic withdrawal Withdrawal at Canadian CU ATM - ding free Transfer out by ATM POS (Point of Sale) Transfer using Telephone Banking Transfer using MemberDirect, Sunrise Lite App or Mobile Web Auto transfer to cover overdraft Bill payment in-branch, MemberDirect, Sunrise Lite App, Mobile Web or Telephone banking e-Statement New Membercard or automatic renewal 	<ul style="list-style-type: none"> Deposits in-branch External automatic deposits Deposit by ATM Deposit on Sunrise Lite App using Deposit Anywhere Deposit via e-Transfer Cheque clearing charges In-branch cash withdrawal, transfer between accounts and allotments External automatic withdrawal Withdrawal at Canadian CU ATM - ding free Transfer out by ATM POS (Point of Sale) Transfer using Telephone Banking Transfer using MemberDirect, Sunrise Lite App or Mobile Web Auto transfer to cover overdraft Bill payment in-branch, MemberDirect, Sunrise Lite App, Mobile Web or Telephone Banking e-Statement New Membercard or automatic renewal 	<ul style="list-style-type: none"> Deposits in-branch External automatic deposits Deposit by ATM Deposit on Sunrise Lite App using Deposit Anywhere Deposit via e-Transfer In-branch cash withdrawal, transfer between accounts and allotments Withdrawal at Canadian CU ATM - ding free Transfer out by ATM Transfer using Telephone Banking Transfer using MemberDirect, Sunrise Lite App or Mobile Web Auto transfer to cover overdraft e-Statement New Membercard or automatic renewal <p>With a minimum balance of \$2,500 no service charges for the following:</p> <ul style="list-style-type: none"> Cheque clearing charges External Automatic withdrawals POS (Point of Sale) Bill payment in-branch Bill payment MemberDirect, Sunrise Lite App, Mobile Web or telephone banking 	
ADDITIONAL BENEFITS	<ul style="list-style-type: none"> Monthly printed statements via mail Safety deposit box - based on availability Cheque orders -print in branch Reimbursement annual Fee for Centra Gold waived or \$50 towards World Mastercard Annual Fee (OAC) No minimum balance required 	<ul style="list-style-type: none"> Monthly printed statements via mail No minimum balance required All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba 	<ul style="list-style-type: none"> No minimum balance required All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba 	<ul style="list-style-type: none"> Printed Monthly Statement via mail Student MasterCard available (OAC) Student Loan Options available (OAC) All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba 	<ul style="list-style-type: none"> Monthly printed statements via mail Interest calculation based on closing balance and paid to the account monthly 	<ul style="list-style-type: none"> Monthly printed statements via mail Tiered interest as per Interest Rate sheet \$10 discount on Safe Deposit Box rental No minimum balance required 	<ul style="list-style-type: none"> All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba 	<ul style="list-style-type: none"> Earns money by paying interest on a daily closing balance If the minimum balances are not satisfied for the entire month, these no-fee features will not apply. Instead regular fees will apply, with no maximum, for the entire month.