

SAVINGS | Accounts

ACCOUNTS	PLAN 24	HEADSTART DAILY SAVINGS	REGULAR SAVINGS	AGRI-INVEST	HIGH INTEREST SAVINGS
DESCRIPTION	A savings account you can deposit to and have unlimited in-branch withdrawals during the month	This daily interest savings account is designed for youth	Earn a higher rate of interest	AgriInvest is a self-managed producer-government savings account designed to help you manage small income delcines and make investments to manage risk and improve market	A member who wants a daily savings account that pays a higher rate of interest that they can deposit to anytime during the month
QUALIFICATIONS	Everyone	Youth savings account ages 0-19th birthday	Not concerned with the interest calculation being based on minimum monthly balance	Agricultural	Everyone
INTEREST	Calculated based on a closing daily balance and paid to the account monthly	Calculation based on closing daily balance and paid to the account monthly	Calculation based on minimum monthly balance and paid to the account twice a year. (End of June and December)	Calculation based on closing daily balance and paid to the account monthly	Calculation based on closing daily balance and paid to the account monthly
MONTHLY FEE	No maintenance fee	No maintenance fee	No maintenance fee	No maintenance fee	One free debit transaction per month.
TRANSACTION VOLUME PER MONTH	Regular fees apply for transactions not listed in the FREE space below	Regular fees apply for transactions not listed in the FREE space below	Regular fees apply for transactions not listed in the FREE space below	Transfer our fee may apply	Additional debit transactions are \$5 each
FREE	<ul style="list-style-type: none"> • Deposit 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 of ATM • Transfer using Telephone Banking • Transfer using MemberDirect, Sunrise Lite App or Moblie Web • Auto transfer to cover overdraft • New Membercard or automatic renewal 	<ul style="list-style-type: none"> • Deposit 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 of ATM • POS (Point of Sale) • Transfer using Telephone Banking • Transfer using MemberDirect, Sunrise Lite App or Moblie Web • Auto transfer to cover overdraft • Bill payment in-branch • Bill payment MemberDirect, Sunrise Lite App, Mobile Web or Telephone Banking • New Membercard or automatic renewal - parent approval required 	<ul style="list-style-type: none"> • Deposit 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 of ATM • Transfer using Telephone Banking • Transfer using MemberDirect, Sunrise Lite App or Moblie Web • Auto transfer to cover overdraft • New Membercard or automatic renewal 	<ul style="list-style-type: none"> • Withdrawals can be made at any time • Withdrawals from the producer contribution occur after the government and interest amount has been depleted • Producer deposits are not taxable when withdrawn • Government Contributions and Interest are considered investment income for tax purposes when withdrawn. AAFC will issue a tax slip • Deposits made at the Credit Union will receive matching government contributions up to the maximum amount outlined on the AgriInvest Deposit Notice • Only one deposit is allowed per AgriInvest Deposit Notice • Producers must present the Account Initiation Form to the credit union • Once a deposit is received and processed by the Credit Union the participant will receive a Deposit Confirmation Notice from the government • You must farm as an Individual, Corporation, Cooperative, Status Indian or Trust • You must carry on the business of farming in Canada for the program year • You must report farming income/loss to CRA for tax purposes for the program year • Submit AgriInvest program forms to AAFC by the application deadline of Sep 30th for no penalty and by December 31st with a penalty • Deposits are fully guaranteed by the Deposit Guarantee Corporation of Manitoba 	<ul style="list-style-type: none"> • Deposit 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 of ATM • Transfer using Telephone Banking • Transfer using MemberDirect, Sunrise Lite App or Moblie Web • Auto transfer to cover overdraft • New Membercard or automatic renewal
ADDITIONAL BENEFITS	<ul style="list-style-type: none"> • e-Statement • All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba 	<ul style="list-style-type: none"> • Printed monthly statement via mail • e-Statement • All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba 	<ul style="list-style-type: none"> • e-Statement • All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba 	<ul style="list-style-type: none"> • All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba 	<ul style="list-style-type: none"> • e-Statement • All deposits guaranteed without limit by the Deposit Guarantee Corporation of Manitoba