

Spend some time thinking about how often you use your account and how you access your money. A little planning now will help you choose the right account and save you money by minimizing account fees.

How many of the following transactions do you have each month?

Withdrawals from ATMs	
Online, telephone or ATM transactions (bill payments, transfers, deposits)	
Purchases with <i>Member Card</i> ® debit card/ Chequewise® payment card	
Cheques	
Pre-authorized bill payments	
Direct deposits	
Transactions in the branch (bill payments, withdrawals, transfers, deposits)	
Total	
What is the minimum monthly balance in your account?	
Do you use other banking services, such as banks drafts, certified cheques, money orders or a safety deposit box?	

Now compare this information with account options to select banking plan that will best meet your needs.

