

Personal Banking Plans

Effective November 1, 2021 | 1

Servus Credit Union's personal banking plans offer great value to you, the member, with the features you're looking for and details that are easy to understand.

Choose the plan that fits your banking style and enjoy benefits like:

- A generous amount of transactions for a reasonable monthly fee
- Monthly fees can be waived with minimum monthly balances

Daily Banking Accounts	Personal Pay-As-You-Go	Personal Plan 30	Personal Plan 60	Personal e-Plan 60	Personal Unlimited Plan	Personal Premium Unlimited Plan	Youth Plan 60 (Ages 0 – 16)	17 – 25 Be Free	Senior Unlimited (Ages 60+)
PLAN DETAILS:									
Monthly fee	\$0.00	\$10.95	\$11.95	\$11.95	\$15.95	\$25.00	\$0.00 (\$10.95 value)	\$0.00 (\$13.95 value)	\$0.00 (\$13.95 value)
Monthly fee waived with minimum monthly balance	n/a	\$3,000	\$3,500	\$2,500	\$4,000	\$5,000	n/a	n/a	n/a
TRANSACTION FEE:									
In-branch withdrawals, cheques and other debits				\$1.25 each					
Online, mobile and telephone banking bill payments, direct payment purchases, ATM withdrawals, electronic withdrawals and automated fund transfers	\$1.25 each	30 included, then \$1.25 each	60 included, then \$1.25 each	60 included, then \$1.10 each	Unlimited	Unlimited	60 included, then \$1.25 each	Unlimited	Unlimited
SERVICE FEE (additional transaction fee may apply):									
Initiating an Interac e-Transfer or Interac e-Transfer request money	\$1.50 each	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interac e-Transfer cancellation	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
Interac e-Transfer cancellation grace period	60 min	60 min	60 min	60 min	60 min	60 min	60 min	60 min	60 min
Coverdrafts	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	5 included, then \$5.00 each	\$0	\$5.00 each	\$5.00 each	5 included, then \$5.00 each
Fund transfers between Servus accounts (in-branch, online, mobile, TeleService)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
ATM — Interac withdrawal (other Canadian non credit union ATM)	\$1.50 each	\$1.50 each	1 included, then \$1.50 each	1 included, then \$1.50 each	2 included, then \$1.50 each	10 included, then \$1.50 each	1 included, then \$1.50 each	\$1.50 each	\$1.50 each
ATM — Cirrus withdrawal: US	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	5 included, then \$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
ATM — Cirrus withdrawal: International (Outside US)	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	5 included, then \$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
Foreign Currency Transactions	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
In-branch bill payments (handling fee)	\$1.50 each	1 included, then \$1.50 each	2 included, then \$1.50 each	\$1.50 each	\$0	\$0	\$0	\$0	\$0
STATEMENT:									
Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Paper statement	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	Included	Included	\$2.00	\$2.00
Cheque images (paper statements)	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	Included	Included	\$0.50	\$0.50
e-Statement (optional)	Included	Included	Included	Included	Included	Included	Included	Included	Included
ADDITIONAL FEATURES:									
Interest	n/a	n/a	n/a	n/a	n/a	n/a	Tiered	n/a	n/a
Free personalized cheques	n/a	n/a	n/a	n/a	n/a	Unlimited free (#6724 only)	n/a	n/a	100 free per year (#6724 only)
Free debit transaction with electronic payroll deposit	Yes	Yes	Yes	Yes	n/a	n/a	Yes	n/a	n/a
Safety deposit box	n/a	n/a	n/a	n/a	n/a	\$20 discount	n/a	n/a	\$10 discount
Mortgage appraisal fee	n/a	n/a	n/a	n/a	n/a	\$200 credit towards mortgage appraisal fee when applying for a Servus Mortgage	n/a	n/a	n/a
Official cheques	n/a	n/a	n/a	n/a	n/a	Unlimited	n/a	n/a	Unlimited
Credential direct RRSP trustee fee	n/a	n/a	n/a	n/a	n/a	1 included	n/a	n/a	n/a

Savings Accounts	Regular Savings Plans		Registered Savings Plans		
	Personal Savings	Personal High Yield Savings	RRSP High Yield Savings	RRIF High Yield Savings	Tax-Free Growth Account
PLAN DETAILS:					
Monthly fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRANSACTION FEE:					
In-branch withdrawals and other debits	1 included, then \$1.50 each	1 included, then \$5.00 each	\$25.00 each	1 included (outside of normal scheduled payments), then \$25.00 each	1 included, then \$5.00 each
Online, mobile and telephone banking bill payments			n/a	n/a	
Direct payment purchases, ATM withdrawals, electronic withdrawals and automated fund transfers			n/a	n/a	
SERVICE FEE (additional transaction fee may apply):					
Fund transfers between Servus Accounts (in-branch, online, mobile, TeleService)	Unlimited	Unlimited online, mobile and TeleService only	Unlimited (to other products within registered plan only)	Unlimited (to other products within registered plan only)	Unlimited (to other products within registered plan only)
Initiating an <i>Interac</i> e-Transfer or <i>Interac</i> e-Transfer request money	\$1.50	\$1.50	n/a	n/a	n/a
<i>Interac</i> e-Transfer cancellation	\$5.00 each	\$5.00 each	n/a	n/a	n/a
<i>Interac</i> e-Transfer cancellation grace period	60 min	60 min	n/a	n/a	n/a
Coverdrafts	\$5.00 each	\$5.00 each	n/a	n/a	n/a
ATM — <i>Interac</i> withdrawal (other Canadian non credit union ATM)	\$1.50 each	\$5.00 each	n/a	n/a	n/a
ATM — <i>Cirrus</i> withdrawal: US	\$3.00 each	\$3.00 each	n/a	n/a	n/a
ATM — <i>Cirrus</i> withdrawal: International (Outside US)	\$5.00 each	\$5.00 each	n/a	n/a	n/a
Foreign Currency Transactions	\$5.00 each	\$5.00 each	n/a	n/a	n/a
In-branch bill payments (handling fee)	\$1.50 each	\$1.50 each	n/a	n/a	\$1.50 each
ATM bill payments	\$0	\$0	n/a	n/a	n/a
STATEMENT:					
Frequency	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Paper statement	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
e-Statement (optional)	Included	Included	Included	Included	Included
ADDITIONAL FEATURES:					
Free debit transaction with electronic payroll deposit	Yes	n/a	n/a	n/a	n/a

US Accounts	Personal US Pay-As-You-Go	Personal US Savings	Personal US High Yield Savings
PLAN DETAILS:			
Monthly fee	\$0.00	\$0.00	\$0.00
TRANSACTION FEE:			
In-branch withdrawals and other debits, cheques, and automated fund transfers	\$1.25 each	\$1.25 each (no cheques)	1 included, then \$5.00 each (no cheques)
SERVICE FEE (additional transaction fee may apply):			
Transfers (between US accounts only)	Unlimited	Unlimited	Unlimited
Coverdrafts (between US accounts only)	\$5.00 each	\$5.00 each	\$5.00 each
STATEMENT:			
Frequency	Monthly	Quarterly	Quarterly
Paper statement	\$2.00	\$2.00	\$2.00
e-Statement (optional)	Included	Included	Included

When you open a personal banking plan with Servus, you become a member-owner and can benefit from our 100% deposit guarantee and our Profit Sharing Program — which is unique in the financial services industry. You will also be part of a credit union renown for exceptional member service and for supporting communities across Alberta.

Delivering exceptional service to members and communities has been the foundation of our success and is a continuing priority for us. As a member-owner you are not just a number to us. We want you to feel at home and have a comfortable banking experience.