

# Personal Banking Plans

Effective September 1, 2022 | 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. The plans are highly competitive and are better than most other major financial institutions.

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

- A generous amount of transactions for a reasonable monthly fee
- Monthly fees that can be waived when minimum monthly balances are maintained

Daily Banking Accounts	CURRENT					
	Personal Basic Plan	Personal Essential Plan	Personal Premium Unlimited Plan	Youth Plan (Ages 0 – 16)	Be Free (Ages 17-25)	Senior Unlimited (Ages 60+)
<b>PLAN DETAILS:</b>						
Monthly fee	\$1.99	\$3.95 to \$15.95	\$25.00	\$0 (\$11.95 value)	\$0 (\$15.95 value)	\$0 (\$15.95 value)
Monthly fee waived with minimum monthly balance	n/a	\$4,000	\$5,000	n/a	n/a	n/a
<b>TRANSACTION FEE (includes e-Transfers):</b>						
In-branch withdrawals, cheques and other debits						
Online, mobile and telephone banking bill payments, direct payment purchases, ATM withdrawals, electronic withdrawals and automated fund transfers	12 included, then \$1.25 each	Fee based on usage: \$3.95 Up to 15 \$11.95 Up to 60 \$15.95 Unlimited	Unlimited	60 included, then \$1.25 each	Unlimited	Unlimited
<b>SERVICE FEE (additional transaction fee may apply):</b>						
Interac e-Transfer cancellation	\$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
Coverdrafts	\$5.00 each	5 included, then \$5.00 each	\$0	\$5.00 each	\$5.00 each	5 included, then \$5.00 each
AOD utilization fee	\$2.00	\$2.00	\$0	n/a	\$2.00	\$2.00
Fund transfers between Servus accounts (in-branch, online, mobile, TeleService)	\$0	\$0	\$0	\$0	\$0	\$0
ATM — Interac withdrawal (other Canadian non credit union ATM)	\$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	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 included, then \$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
Foreign Currency Transactions	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
In-branch bill payments (handling fee)	\$1.50 each	\$1.50 each	\$0	\$0	\$0	\$0
<b>STATEMENT:</b>						
Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Paper statement	\$2.00	\$2.00	Included	Included	\$2.00	\$2.00
Cheque images (paper statements)	\$0.50	\$0.50	Included	Included	\$0.50	\$0.50
e-Statement (optional)	Included	Included	Included	Included	Included	Included
<b>ADDITIONAL FEATURES:</b>						
Interest	n/a	n/a	n/a	Tiered	n/a	n/a
Free personalized cheques	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	n/a	n/a	n/a	n/a	n/a
Safety deposit box	n/a	n/a	\$20 discount	n/a	n/a	\$10 discount
Servus Mastercard® Annual Fee	n/a	n/a	25% off World Elite®	n/a	n/a	n/a
Mortgage appraisal fee	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	Unlimited	n/a	n/a	Unlimited
Credential direct RRSP trustee fee	n/a	n/a	1 included	n/a	n/a	n/a

LEGACY				
Personal Pay-As-You-Go	Personal Plan 30	Personal Plan 60	Personal e-Plan 60	Personal Unlimited Plan
\$0	\$10.95	\$11.95	\$11.95	\$15.95
n/a	\$3,000	\$3,500	\$2,500	\$4,000
\$1.25 each	30 included, then \$1.25 each	60 included, then \$1.25 each	\$1.25 each 60 included, then \$1.10 each	Unlimited
\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
60 min	60 min	60 min	60 min	60 min
\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	5 included, then \$5.00 each
\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
\$0	\$0	\$0	\$0	\$0
\$1.50 each	\$1.50 each	1 included, then \$1.50 each	1 included, then \$1.50 each	2 included, then \$1.50 each
\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each	\$5.00 each
\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
\$1.50 each	1 included, then \$1.50 each	2 included, then \$1.50 each	\$1.50 each	\$0
Monthly	Monthly	Monthly	Monthly	Monthly
\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Included	Included	Included	Included	Included
n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a
Yes	Yes	Yes	Yes	n/a
n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a

# Personal Banking Plans

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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
<b>PLAN DETAILS:</b>					
Monthly fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TRANSACTION FEE:</b>					
In-branch withdrawals and other debits	1 included, then \$1.50 each (includes e-Transfers)	1 included, then \$5.00 each (includes e-Transfers)	\$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	n/a
<b>SERVICE FEE (additional transaction fee may apply):</b>					
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	\$5.00	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 — Cirrus withdrawal: US	\$3.00 each	\$3.00 each	n/a	n/a	n/a
ATM — Cirrus withdrawal: International (outside US)	\$5.00 each	\$5.00 each	n/a	n/a	n/a
Foreign Currency Transactions	\$3.00 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
<b>STATEMENT:</b>					
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
<b>ADDITIONAL FEATURES:</b>					
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
<b>PLAN DETAILS:</b>			
Monthly fee	\$0.00	\$0.00	\$0.00
<b>TRANSACTION FEE:</b>			
In-branch withdrawals and other debits, cheques, and automated fund transfers	\$1.25 each	\$1.50 each (no cheques)	1 included, then \$5.00 each (no cheques)
<b>SERVICE FEE (additional transaction fee may apply):</b>			
Self-Serve Transfers (between US accounts only)	Unlimited	Unlimited	Unlimited
Coverdrafts (between US accounts only)	\$5.00 each	\$5.00 each	\$5.00 each
<b>STATEMENT:</b>			
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 Profit Share program which is unique in the financial services industry, as well as peace of mind knowing your deposits are 100% guaranteed. 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.