

Personal Banking Plans

Daily Banking Accounts	Personal Basic Plan	Personal Essential Plan	Personal Premium Unlimited Plan	Youth Plan (Ages 0 – 16)	Be Free (Ages 17 – 25)	Senior Unlimited (Ages 60+)
PLAN DETAILS:						
Monthly fee	\$3.95	\$3.95 to \$16.95	\$25.00	\$0 (\$11.95 value)	\$0 (\$16.95 value)	\$0 (\$16.95 value)
Monthly fee waived with minimum monthly balance	n/a	\$4,000	\$5,000	n/a	n/a	n/a
TRANSACTION FEE (includes e-Transfers):						
In-branch withdrawals, cheques and other debits	18 included, then \$1.25 each	Fee based on usage: \$3.95 Up to 15 \$11.95 Up to 60 \$16.95 Unlimited	Unlimited	60 included, then \$1.25 each	Unlimited	Unlimited
Online, mobile and telephone banking bill payments, direct payment purchases, ATM withdrawals, electronic withdrawals and automated fund transfers						
SERVICE FEE (additional transaction fee may apply):						
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	\$5.00	\$5.00	\$0	n/a	\$5.00	\$5.00
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
Foreign Currency Conversion fee on Debit transactions (% of CAD equivalent)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
STATEMENT:						
Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Paper statement (including cheque imaging)	\$2.50	\$2.50	Included	Included	\$2.50	\$2.50
e-Statement (optional)	Included	Included	Included	Included	Included	Included
ADDITIONAL FEATURES:						
Interest	n/a	n/a	n/a	Tiered	n/a	n/a
Free personalized cheques	n/a	n/a	Unlimited free	n/a	n/a	50 free per year
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
Qtrade Direct RRSP trustee fee	n/a	n/a	1 included	n/a	n/a	n/a

Personal Banking Plans

Savings Accounts	Regular Savings Plans		Registered Savings Plans			
	Personal Savings	Personal Premium Savings	RRSP Premium Savings	RRIF Premium Savings	TFSA Premium Savings	First Home Premium Savings
PLAN DETAILS:						
Monthly fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRANSACTION FEE:						
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	n/a
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)			
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	n/a
<i>Interac</i> e-Transfer cancellation	\$5.00 each	\$5.00 each	n/a	n/a	n/a	n/a
<i>Interac</i> e-Transfer cancellation grace period	60 min	60 min	n/a	n/a	n/a	n/a
Coverdrafts	\$5.00 each	\$5.00 each	n/a	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	n/a
ATM — Cirrus withdrawal: US	\$3.00 each	\$3.00 each	n/a	n/a	n/a	n/a
ATM — Cirrus withdrawal: International (outside US)	\$5.00 each	\$5.00 each	n/a	n/a	n/a	n/a
Foreign Currency Transactions	\$3.00 each	\$5.00 each	n/a	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	\$1.50 each
Foreign Currency Conversion fee on Debit transactions (% of CAD equivalent)	2.5%	2.5%	n/a	n/a	n/a	n/a
ATM bill payments	\$0	\$0	n/a	n/a	n/a	n/a
STATEMENT:						
Frequency	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Paper statement (including cheque imaging)	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
e-Statement (optional)	Included	Included	Included	Included	Included	Included
ADDITIONAL FEATURES:						
Free debit transaction with electronic payroll deposit	Yes	n/a	n/a	n/a	n/a	n/a

US Accounts	Personal US Pay-As-You-Go	Personal US Savings	US Premium Savings
PLAN DETAILS:			
Monthly fee	\$0.00	\$0.00	\$0.00
TRANSACTION FEE:			
In-branch withdrawals and other debits, cheques, and automated fund transfers	\$1.75 each	\$1.50 each (no cheques)	1 included, then \$5.00 each (no cheques)
SERVICE FEE (additional transaction fee may apply):			
Self-Serve 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 (including cheque imaging)	\$2.50	\$2.50	\$2.50
e-Statement (optional)	Included	Included	Included

