

Personal Accounts

Easy access to your funds for day to day purchases and bill payments. Choose the account best suited to your needs.

Have you heard about our free banking options?

Ages 0-17

HEADSTART Package



- Receive our **Smart Package** for free!

Ages 18-24

MyChequing Package



- Receive our **Ultimate Package** for free!
- Eligible for a \$1000 bursary

Ages 25-59

Maintain a minimum monthly balance of \$2000



- Receive our **Smart Package** for free!

Ages 60+

Horizon Package



- Receive our **Ultimate Package** for free!
- Plus 2 free US ATM withdrawals per month

FEATURES	BASIC PACKAGE	SIMPLE PACKAGE	SMART PACKAGE	ULTIMATE PACKAGE	US CHEQUING
Monthly Fee	\$4.00	\$7.00	\$10.00 or FREE with minimum monthly balance of \$2,000	\$13.00	FREE
Number of withdrawals included per month* (this now includes Interac® e-Transfers)	10	25	50	UNLIMITED	2**
MEMBERDIRECT® Online banking, mobile app, text banking	INCLUDED				
Over limit transactions	\$1.00 each			UNLIMITED	\$1.00 each
Canadian credit union ATM withdrawals	INCLUDED†				N/A
EXCHANGE® & Interac® ATM withdrawals in Canada	\$2.00 each†				
US and International ATM withdrawals	\$3.00 each†				
Electronic statement with electronic cheque images	INCLUDED (Optional paper statement \$3.00/month)				INCLUDED***
Personalized cheques	Cost				
Canadian and US Drafts	Cost	INCLUDED			Cost
Safety deposit box discount	N/A	\$10.00 discount			N/A

* Excludes EXCHANGE®, Interac®, US, and International ATM withdrawals.

** Interac® e-Transfers not available on US Chequing.

*** Member must also hold a Canadian chequing package that includes statement and cheque images.

† Plus \$1.00 withdrawal fee if over transaction limit.

Personal Savings Accounts

Save without sacrificing easy access to your money.

FEATURES	PLAN 24	INVESTMENT SAVINGS
Key Features	Our low-interest, easy access savings account. Great option for a rainy-day fund.	High-interest tiered savings. The more you save, the higher the interest.
Monthly fee	FREE	
Number of withdrawals or transfers included per month* (this now includes <i>Interac</i>® e-Transfers)	2	2 Transfers**
MemberDirect® Online banking, mobile app, text banking	INCLUDED	
Over limit transactions	\$1.00 each	Over limit transfers and all withdrawals \$5.00 each
Canadian credit union ATM withdrawals	INCLUDED†	N/A
EXCHANGE® & Interac® ATM withdrawals in Canada	\$2.00 each†	
US and International ATM withdrawals	\$3.00 each†	
100% Deposit Protection Insurance***	INCLUDED	

* Excludes EXCHANGE®, Interac®, US, and International ATM withdrawals.

** Valid only on transfers within Interior Savings Credit Union

*** The Credit Union Deposit Insurance Corporation (CUDIC) provides unlimited deposit insurance on all deposits. Learn more at cudicbc.ca.

† Plus account withdrawal fee if over transaction limit.

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®Trademark of Interac Inc. The Credit Union is an authorized user of the Trade Mark.

THE EXCHANGE® is licensed for use in Canada by FICANEX Services Limited Partnership.

