



NBTA

Chequing Account Packages

	PREMIUM	VALUE	VIRTUAL *	SMARTCHEK	GOLDEN ***	MORTGAGE BENEFIT
MONTHLY FEE	\$19.95	\$12.95	\$7.50	\$0.00 **	\$0.00	\$0.00
DIRECT PAYMENT USES	UNLIMITED	45 FREE	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
ATM USES AT OTHER BANKS	UNLIMITED	15 FREE	15 FREE	\$1.50/USE	UNLIMITED	UNLIMITED
EXCHANGE NETWORK ATM USES	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
INTERAC E-TRANSFERS	✓	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
PRE-AUTHORIZED PAYMENTS	✓	✓	✓	✓	✓	✓
MONEY ORDERS	✓	✓	-	-	50% OFF	-
BANK DRAFTS	✓	✓	-	-	50% OFF	-
CHEQUE ORDERS	✓	FREE INITIAL ORDER	-	-	FREE INITIAL ORDER	-
MINIMUM BALANCE	\$0	\$0	\$0	\$1,000	\$0	\$0
OVERDRAFT PROTECTION	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE
INTEREST BEARING	✓	-	-	✓	✓	
FREE ONLINE & TELEPHONE BANKING	✓	✓	✓	✓	✓	✓
CHEQUE PROCESSING	✓	✓	✓	✓	✓	✓

* Virtual package includes 4 over the counter transactions monthly. Additional transactions in branch will be charged \$0.70/ transaction.

** If the minimum balance goes below \$1,000 at any time throughout the month, a charge of \$0.70/transaction will be applied.

*** Available for members aged 59 and older.