

## Ways to bank

### Digital Banking

**Online Banking** - Do your banking 24/7, whenever, wherever you choose. View your accounts, transfer funds, pay your bills online and more.

**Mobile App** - Access your everyday banking instantly and securely from the palm of your hand with your smartphone or tablet.

**Deposit Anywhere™** - Deposit cheques quickly and securely using your mobile device. Simply open your mobile app, snap a picture of the cheque and submit the deposit.

**Interac e-Transfers®** - Send money in minutes to anyone with an email address or mobile phone, and an account at a Canadian credit union or bank. The process is simple, convenient and secure.

**Interac® Online Payment** - Pay online and in mobile apps with your own funds using *Interac®* Debit.

**Mobile Text Banking** - Access your accounts when you're on the go. If you can't get an Internet signal, you can still view your accounts over your cellular network.

**Lock'N'Block™** - Lock your debit card or block ATM transactions and purchases. All transactions are automatically declined, making fraudulent attempts to use your card virtually impossible.

**Mobile Wallets** - Load your *Interac®* debit card on your smartphone to make secure easy purchases. (NOTE: where offered)

**Direct Banking Alerts** - Receive email/text notifications of certain changes to your account made through online banking.

### Phone Banking

**TeleService®** - Access your accounts by phone 24/7, with toll-free access in North America.

### Branch and ATM

**ATM** - Access your accounts through the credit union network of 4000+ ATMs. Download the Ding Free ATM locator app to find surcharge-free ATMs near you.

**ICU (Inter-Credit Union Connectivity) Services** - Use every credit union in Atlantic Canada as your own. Services include cash withdrawal, transfers between accounts, loan and mortgage payments, deposits and balance inquiries.

For more information about our products and services, please visit our website.

## What makes us different?

### Be a part of something bigger.

Provincially regulated, credit unions have operated in Canada for over 100 years. Credit unions provide the great banking you're seeking. We also offer the chance to be more than a customer, to help build your community, and to see fairness, trust, and equality brought to life. From the way we do business to the way we treat you every day, it's banking that goes further.

### Banks and credit unions are not the same thing.

At the core, credit unions are financial institutions, with similar services like mortgages, financial advice, retirement savings, apps, and every other financial service you can imagine. We just happen to be other things, too.

Credit unions and banks have a lot in common. Credit unions have the same—if not higher—deposit protection as banks.

However, unlike banks, credit unions are cooperatives. That means rather than being owned by distant shareholders, we're owned by the people who do their banking with us every day - our members. We make a local impact; your money stays here and works here, building our community in real and meaningful ways. Bottom line, if we make money, we reinvest it into things that benefit you and your community.

### Trust built the credit union.

At credit unions, we know that trust is earned. It's not just about knowing names; it's about giving honest advice and our commitment to doing what is right for our members.



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Prices in effect: November 1, 2022

## Chequing Accounts

Banking options to suit your needs.



Account Package	Unlimited	Plus	Standard	Pay As You Go	Unlimited Online	Youth (Under 25)
Fee (Monthly)	\$19.00 \$9.00 (59+)	\$15.00	\$10.00 FREE (59+)	FREE	\$15.00	FREE
Monthly Fee Waived with Minimum Balance	\$5,000	\$3,000	-	-	\$3,000	-
Deposit Anywhere™	√	√	√	√	√	√
eStatements	√	√	√	√	√	√
Direct Banking Alerts	√	√	√	√	√	√
Deposits (ATM, in-branch electronic)	√	√	√	√	√	√
Everyday Banking Transactions*	Unlimited	45	20	Pay per transaction*	-	Unlimited
Inter-Credit Union Services					\$1.00	
Interac e-Transfers®					Unlimited	
Interac® Direct Payment (includes cross-border)					Unlimited	
Atlantic Credit Union ATM transactions					Unlimited	
Cheques					\$1.00	
Pre-authorized payments					Unlimited	
Online bill payments and transfers					Unlimited	
Phone bill payments and transfers					Unlimited	
In-branch withdrawals and transfers					\$1.00	
Over the counter bill payments					\$1.00	
Interac® ATM Transactions**	2	2	2	0	2	2
PLUS® International ATM Network Transactions***	0	0	0	0	0	0

\*\$1 for Everyday Banking Transactions above package count, unless otherwise noted • \*\* \$2 for Interac® ATM transactions above package count • \*\*\* \$4 for PLUS® International ATM Network transactions  
Other fees not listed in this pamphlet may apply. Prices in effect November 1, 2022.

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