

Benefits	Chequing Account Options					
	CU Gold Student/Ncharge	E-Chequing	PCA	One Family	CU Gold	CU Gold Senior
Eligibility	<25 or full time students	Package chequing – for the Tech Savvy (with direct deposit)	All Members – minimal transactions and business owners	Package chequing – Two generations, limitless transactions	Package chequing	Package chequing - 60+ years of age with pension/payroll
Monthly Fees	FREE	FREE	Starting at \$2.00	\$8.95	\$11.95	\$5.95
Everyday Banking in Branch						
Account Withdrawals	Free and limitless	\$1.00	Free and limitless	Free and limitless	Free and limitless	Free and limitless
Bill Payments	Free and limitless	\$1.00	\$1.00	Free and limitless	Free and limitless	Free and limitless
Transfers between Frontline Accounts	Free and limitless	\$1.00	Free and limitless	Free and limitless	Free and limitless	Free and limitless
Over the Phone						
Account inquiries	Anytime!	Anytime!	Anytime!	Anytime!	Anytime!	Anytime!
Bill Payments	Free and limitless	\$1.00	\$1.00	Free and limitless	Free and limitless	Free and limitless
Transfers between Frontline Accounts	Free and limitless	\$1.00	Free and limitless	Free and limitless	Free and limitless	Free and limitless
Debit Card						
The EXCHANGE Network ATM withdrawals/deposits	Free and limitless	Free and limitless	\$1.00	Free and limitless	Free and limitless	Free and limitless
Point of Sale Transactions	Free and limitless	Free and limitless	\$0.50	Free and limitless	Free and limitless	Free and limitless
Cheques and Pre-Authorized Payments						
Cheque Payments	Free and limitless	Free and limitless	\$0.75	Free and limitless	Free and limitless	Free and limitless
Pre-authorized payments from Frontline accounts	Free and limitless	Free and limitless	\$1.00	Free and limitless	Free and limitless	Free and limitless
Online/Technological Services						
Online Banking	Included	Included	Included	Included	Included	Included
Mobile Banking	Included	Included	Included	Included	Included	Included
Bill Payments	Free and limitless	Free and limitless	\$1.00	Free and limitless	Free and limitless	Free and limitless
Transfers	Free and limitless	Free and limitless	Free and limitless	Free and limitless	Free and limitless	Free and limitless
Deposit Anywhere	Free and limitless	Free and limitless	Free and limitless	Free and limitless	Free and limitless	Free and limitless
Interac E-Money Transfers	Free and limitless	Free and limitless	Request/Fulfil or sent - \$1.50 Incoming - Free	Free and limitless	Free and limitless	Free and limitless
Miscellaneous/Other						
Cheque order	First 100 Free	First 100 Free	TBD	Free	Free	Free
Certified Cheques	Free	\$7.50 Each	\$5-7.00	Free	Free	Free
Overdraft Protection	Available 13%	Available 13%	Available 13%	Available 7.95%	Available 13%	Available 13%
Paper Statements (Monthly)	Free	N/A	Free	Free	Free	Free
E-Statements	Free	Free	Free	Free	Free	Free
Stop Payments	Free	\$10.00	\$10.00	Free	Free	Free

****PLEASE NOTE: US TRANSACTIONS, FOREIGN EXCHANGE DRAFTS and WIRES ARE NOT INCLUDED IN PACKAGE ACCOUNTS.**