

# Chequing and Savings Accounts

<b>Transaction Account Schedule</b>	Premiere Accounts*	Package Plus Chequing / Full Service Savings	Personal Chequing / Power Savings	Pioneer Account~ 60 Years & Up (one account / member)	Next Step Account 18 - 22 Years ^ (one account / member)
<i>Monthly Transactions Included</i>	Unlimited	Unlimited	None	Unlimited	Unlimited
<i>Monthly Service Charge</i>	\$21.50	\$13.50	\$ 0.00	Free	Free
<i>Electronic &amp; Online Transfers, Deposits by AFT</i>	Free	Free	Free	Free	Free
<i>Over Limit Debits (POS, AFT debit, cheques)</i>	Free	Free	\$1.00	Free	Free
<i>Over Limit Bill Payments (Canadian CU ATM, In Branch, Online, Mobile Banking)</i>	Free	Free	\$1.00	Free	Free
<i>Interac e-Transfers</i>	Unlimited	5 Free	\$1.15	10 Free	Free
<i>Online eStatement With Online Banking</i>	Free	Free	Free	Free	Free
<i>Printed Statement With Cheque Images</i>	Free	\$3.00	\$3.00	\$3.00 ~	\$3.00
<i>Service Charge for withdrawal at non Credit Union ATMs</i>	\$1.75	\$1.75	\$1.75	\$1.75	\$1.75

Savings Accounts do not have cheque writing privileges

~The Pioneer Account also includes half off the cost of personal cheque orders (basic style) and a \$20 discount on all safety deposit boxes.

~~ 75 years of age and up receive free statement.

\*The Premiere includes personal cheque orders (basic style), 3 official orders/month, and a small safety deposit box.

\*\*Accounts closed less than 90 days \$50.00 fee.

^Next Step Account 18 - 25 years with proof of continued post-secondary enrolment provided annually.

## Other Specialty Accounts

### Rocky Youth Account

- No Monthly Fee
- Free e-Transfers
- Use our App to do ALL of your banking, check balances, transfer funds, and deposit pay cheque
- \* Any one under 12: parent needs to be a joint account holder

### U.S. Chequing Account

- No Monthly Service Charge
- Transactions are \$1.00 each
- Statement Fee of \$3.00

Online bill payments and debit cards are not available with this account.

### Special Savings Account

Meant to help members of all ages save money, earn interest and have access to your money whenever you need it.

Interest is calculated based on your daily balance and then paid monthly.

- No Monthly Service Charge
- Unlimited Free Online Transfers
- All other transactions are \$1.00 each
- Tiered Interest
- Quarterly Printed Statement Fee of \$3.00

### High Interest Savings Account

This savings account provides 4 tiers for earning interest. Your money is always available, so it can be withdrawn or transferred electronically whenever you need it.

Interest is calculated based on your daily balance and then paid monthly.

- No Monthly Service Charge
- Unlimited Free Online Transfers
- 5 Free e- Transfers
- All other Transactions are \$3.00 each

Your principal and interest are 100% Guaranteed by the Credit Union Deposit Guarantee Corporation.

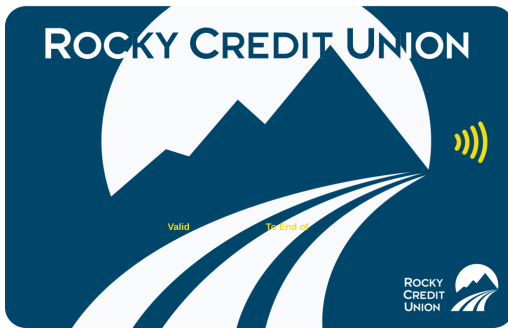
## Interac® Debit Card

Chip and PIN (personal identification number) transactions for everyday purchases.

Select a unique PIN, memorize it and keep it confidential.

Point of Sale (POS) limit is \$2500

ATM limit is \$500



## Interac Flash® (Contactless Tap)

Interac Flash has a \$100 limit per transaction, protective PIN verification when you reach the total spend limit of \$200 with ZERO member liability.

Interac Flash is accepted at most merchants across Canada



### Download our App!

Search Rocky Credit Union in Google Play or the App Store.

## Interac e-Transfer®

### Convenient and Simple to Use!

Send, request & receive money anytime, anywhere in Canada to anyone who has an email or mobile phone

All you need is your recipient's email address or mobile phone number.

You can also transfer money to your other Canadian Financial Institution accounts.

Internet Banking is available 24 hours a day, 7 days a week! Saves Time and Money!

May take up to 30 minutes to arrive in the recipient's account, depending on financial institution.

### Sending Limits

Per Transaction:	\$6,000.00
Per Day	\$10,000.00
Per Week:	\$10,000.00
Per Month:	\$20,000.00

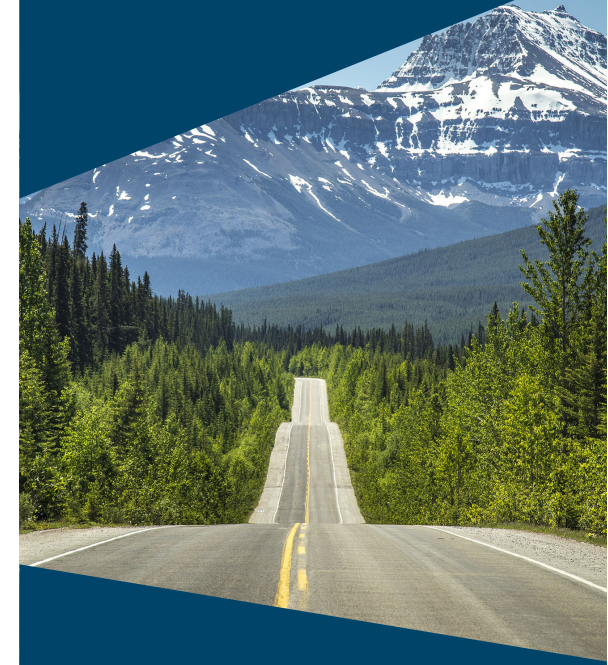
Free on select accounts or a non-refundable fee of \$1.00 will be charged for sending an Interac e-Transfer

### Receiving Limits

Per Transaction:	\$10,000.00
Per Day	\$20,000.00
Per Week:	\$70,000.00
Per Month:	\$300,000.00

## Transaction Accounts

### Chequing & Savings Accounts



**ROCKY  
CREDIT  
UNION**



*Helping Members Succeed  
Building Our Communities*