

Additional Information

Debit Mastercard®

Chip and PIN (personal identification number) transactions for everyday purchases. Select a unique PIN, memorize it, keep it safe.

- Point of Sale (POS) limit is \$2500 daily.
- ATM limit is \$500 daily.

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.

Mobile Wallet

Make purchases with your eligible mobile device.



Online Banking

Complete your everyday transactions from the comfort of home or on the go!



Sign in to online banking at RockyCreditUnion.com



Download the RCUBanking mobile app in your smartphone's app store.

Jan. 2, 2026

Interac® e-Transfer

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

You can also transfer money to your other accounts at different Canadian Financial Institutions.

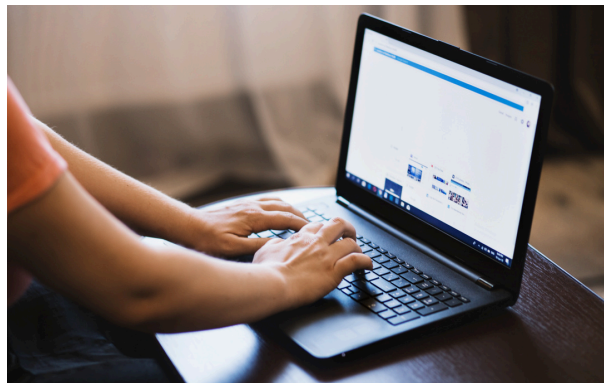
It may take up to 30 minutes for funds to arrive in the recipient's account, depending on their financial institution.

Sending Limits

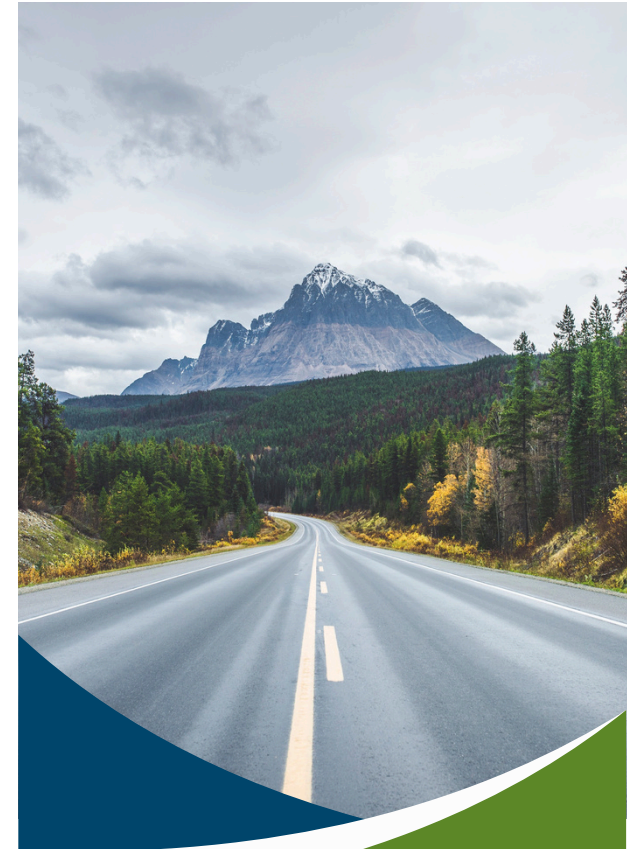
Per Transaction	\$6000.00
Per Day	\$10,000.00
Per Week	\$10,000.00
Per Month	\$20,000.00

Receiving Limits

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



Transaction Accounts



Personal Chequing & Savings Accounts



Chequing & Savings Accounts

Account Comparison	Select Chequing/ Select Savings	Select Plus Chequing/ Full Service Savings	Premiere Chequing	First Step Chequing (Ages 0-22)*	Pioneer Chequing (Ages 60+)
Monthly service fee	\$0.00	\$13.50	\$21.50	\$0.00	\$0.00
Monthly transactions included	0	Unlimited	Unlimited	Unlimited	Unlimited
Transaction fee	\$1.00	N/A	N/A	N/A	N/A
Interac e-Transfers	\$1.15 each	5 Free, then \$1.15	Unlimited Free	Unlimited Free	10 Free, then \$1.15
Electronic & online transfers (deposits by AFT)	Free	Free	Free	Free	Free
Online eStatement with online banking	Free	Free	Free	Free	Free
Printed statement with cheque images	\$3.00/statement	\$3.00/statement	\$3.00/statement	Free	\$3.00 or Free if 75+
Service charge for non-Credit Union ATM withdrawals	\$1.75	\$1.75	\$1.75	\$1.75	\$1.75
Service charge for international ATM withdrawals	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Discounts & perks**	N/A	N/A	Free basic cheque orders. 3 free bank drafts/month. Free small safety deposit box.	N/A	50% off basic cheque orders. \$25 off any safety deposit box.

*If under 16, a guardian must be a joint account holder. Age limit extends to 25 with continued proof of enrollment in post-secondary education.

**No matter the account, your principal and interest are 100% guaranteed by the Credit Union Deposit Guarantee Corporation.

Other Specialty Accounts

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

- No monthly service charge
- Unlimited free online transfers
- 5 free Interac e-Transfers/month, then \$1.15
- All other transactions are \$3.00 in branch
- No debit card access

Special Savings Account

This savings account is meant to help members of all ages save money and earn interest. You have access to your funds whenever you need it. There are 2 tiers for earning interest, which is calculated based on your daily balance, then paid monthly.

- No monthly service charge
- Unlimited free online transfers
- In-branch withdrawals are \$1.00 each
- Interac e-Transfers are \$1.15 each

U.S. Chequing Account

- No monthly service charge
- Transactions are \$1.15 each
- Statement fee of \$3.00
- Online bill payments and debit cards are unavailable with this account