



Features: The transaction account is a non-interest bearing account that provides an attractive and effective means of maintaining a record of spending. These accounts are available for personal use.

Basic Account **\$4.00 per month \$6.00 with paper statement**

Includes 8 transactions, and monthly statement.

Premium Plus Account **\$20.00 per month \$22.00 with paper statement**

Includes unlimited transactions, electronic statement, e-transfers and utility bill payments at no additional fee.

Premium Account **\$12.00 per month \$14.00 with paper statement**

Includes unlimited transactions, electronic statement and utility bill payments at no additional fee.

E-plan Account **\$8.00 per month**

Includes unlimited electronic items and electronic statement.

\$1.00 per in branch transaction \$0.75 per cheque cost.

US Dollar Account **\$1.00 per month**

Must operate a Canadian transaction account. Includes monthly statement.

\$0.75 per transaction charged in USD funds.

Extra charges are as follows:

- \$3.00 INTERAC (Canadian) ATM
- \$5.00 CIRRUS (International) ATM
- \$0.75 per cheque or in branch transaction – above limit charge
- \$0.50 per automatic debit – above limit charge
- \$2.00 Bill payment fee
- \$1.50 E-transfer fee
- \$2.00 Printed statement fee

Paper statements are available on all plans, with the exception of the E-plan. The statement is produced as of the 26th of each month. Imaged cheques are provided with each statement. Options for electronic statements are available on all packages. There is a fee of \$2.00 for printed statements for the Value and Premium Accounts, if no paper statement is produced (member has electronic statement), the printed statement fee will be waived.

All of the above Account Packages Include:

- Free Deposits
- Free Online and Mobile Banking
- First Debit Card Free (Replacement/Additional Card \$10 Fee)

The 100% Guarantee on deposits with Cypress Credit Union is superior to other guarantees. Your money is safe. It's the law. Credit Union Deposit Guarantee Corporation guarantees to all depositors, repayment in full of all deposits. The guarantee applies to all forms of personal, business and trust deposits including, but not limited to, chequing, savings, term deposits and registered plans that are comprised of deposits in the credit union.