| | PERSONAL CHEQUING ACCOUNTS | | | | | |
|--|---|---------------------------|-----------------------------------|----------------------------------|---------------------------|---|
| | PCA | BASIC Chequing | ADVANTAGE Chequing | PREMIUM Chequing | CYS Chequing | US \$ Chequing |
| Which account works best for you | Occasional user, PAY AS YOU GO | Few monthly transactions | Regular day-today transactions | Frequent daily transaction usage | Under 25 years old | Needs US funds regularly |
| Sub-Account Type | 101 | 184 | 185 | 186 | 124 | 104 |
| Currency | CAD | CAD | CAD | CAD | CAD | USD |
| Overdraft Availability | Yes | Yes | Yes | Yes | Yes | No |
| Monthly Fee | \$3.75 Minimum / Pay per transaction | \$5.00 | \$10.00 | \$15.00 | Free | \$3.75 Minimum / Pay per transaction |
| Day-to-day transactions* | Pay per transaction | 12 transactions/ month | 40 transactions/ month | 60 transactions/ month | 60 transactions/ month | Pay per transaction |
| Minimum balance to waive monthly fee** | N/A | N/A | \$2,500 | \$4,000 | N/A | N/A |
| Interac ATM withdrawals/ POS | Pay per transaction | Pay per transaction | Pay per transaction | Pay per transaction | Pay per transaction | N/A |
| Online Transactions | As per Personal Account Service Fee Schedule | | | | | |
| Personal Cheque Printing | First 20 free, As per Cheque Printing Charge Schedule | | | | | |

^{*} Day-to-day transactions include; Pre-authorized payments and Cheque clearing transactions. Day-to-day Transaction Fee: \$1.00 except for Bill Payment Fee: \$1.25, Domestic Interac ATM Withdrawals: \$1.50 and Debit Card/POS transactions Fee: \$0.50. ** Minimum balance at the end of every day.

All fees are subject to change without notice. Surcharges by other financial institutions may apply. Additional service charges may apply.