

Personal Chequing Accounts and Fees

Effective April 15, 2024

Choose the account or package that best suits your day-to-day banking needs

Features and Services	Pay As You Go ⁵	Premium	Premium Unlimited
	For ultimate flexibility, only pay for what you use when you use it and any services you need, with no monthly fee.	Take advantage of unlimited transactions and 10 free <i>Interac</i> e-Transfers/month with a low monthly fee that can be waived.	Enjoy unlimited transactions and <i>Interac</i> e-Transfers plus exclusive access to legal, estate, home referral and identity theft assistance with a monthly fee that can be waived.
Monthly fee:	\$0	\$13.95	\$19.95
Monthly fee for 60+¹	\$0	\$6.98	\$9.98
Monthly fee for students²	\$0	\$0	\$9.98
Monthly fee waived with³	--	Min. daily balance of \$4,000 or min. monthly payroll/pension direct deposit of \$1,500 (\$1,000 min. direct deposit for seniors)	Min. daily balance of \$6,000 or min. monthly payroll/pension direct deposit of \$2,500
Day-to-day transactions (debits, cheques, pre-authorized debits, credits)	\$1 per in-branch withdrawal, cheque and pre-authorized debit \$0 per bill payment and transfer	Unlimited	Unlimited
<i>Interac</i>® Debit or Debit Mastercard® (POS and Online)	\$0.50		Unlimited
<i>Interac</i> e-Transfer® (Send, Request)⁴	\$1.50	10 free per month (\$1.50 each thereafter)	
Foreign currency transactions	\$0.50 plus 2% foreign exchange fee	\$0.50 plus 2% foreign exchange fee	
ATM network transactions⁶			
THE EXCHANGE Network® ATM	Unlimited	Unlimited	Unlimited
Allpoint ATM (US)			
<i>Interac</i> or non-THE EXCHANGE Network® ATMs	\$3.50	\$3.50	
Cirrus® or non-Allpoint ATMs (US and international)	\$3.50	\$3.50	
Optional features			
Monthly all-in-one paper statement⁷	\$2	\$2	\$2
Monthly overdraft protection⁸	\$2.50	\$0	\$0
Additional premium benefits included			
		Up to \$60 rebate on Collabria Visa annual fee ⁹	<ul style="list-style-type: none"> • Up to \$75 rebate on Collabria Visa annual fee⁹ • 2 cheque orders per year (50 Cayman design) • Unlimited bank drafts • 15% off safety deposit box rental • Free, unlimited access to legal, estate, identity theft and home referral assistance through our <i>Benefits1 Bundle</i>

Please refer to the 'Account-related transactions and other services fee schedule' at CreativeArtsFinancial.com/Fees for additional information.

¹At age 60, an automatic 50% monthly plan discount is applied. ²To maintain the student discount, proof of post-secondary enrollment is required for students age 21+. ³If the account meets the minimum daily balance at the end of each day in the month, the monthly fee will not be charged; if the account meets the direct deposit minimum, the monthly fee will be charged at month-end and reimbursed the following day. Whether or not a direct deposit minimum is acceptable for this offer is subject to Creative Arts Financial approval. ⁴The *Interac* e-Transfer fee is applied to Send Money transactions immediately and Request Money transactions when fulfilled. ⁵Applicable debit transaction fees on the Pay As You Go Account are applied immediately. ⁶On applicable accounts, only the network fee normally charged by Creative Arts Financial is waived; a surcharge by the ATM provider may apply. ⁷The monthly paper statement fee applies per member statement and is applied after each month-end; eStatements are free; all statements include cheque images at no extra cost. ⁸The monthly overdraft protection fee is charged only when used and charged on each separate overdraft transaction, plus applicable interest charges (see CreativeArtsFinancial.com for current rates). ⁹Subject to credit card approval. The annual fee rebate is available only once if a member has more than one Collabria Visa card and only for the primary card holder; the Visa rebate is also limited to one per personal account and excludes the U.S. Dollar Visa card. Account offers are available to Ontario residents only that are the age of majority. All account openings and offers are subject to Creative Arts Financial approval and may be revoked at any time.