

# 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 <sup>5</sup>	Premium	Premium Unlimited	U.S Dollar Chequing <sup>6</sup>
	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.	Frequent visitors to the United States can forget about the hassle of currency exchange and exchange rates.
<b>Monthly fee:</b>	\$0	\$13.95	\$19.95	\$1 USD
<b>Monthly fee for 60+<sup>1</sup></b>	\$0	\$6.98	\$9.98	\$0
<b>Monthly fee for students (under 25)<sup>2</sup></b>	\$0	\$0	\$9.98	\$1 USD
<b>Monthly fee waived with<sup>3</sup></b>	--	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	Min. daily balance of \$200 USD
<b>Day-to-day transactions (debits, cheques, pre-authorized debits)</b>	\$1 per in-branch withdrawal, cheque withdrawal and pre-authorized debit \$0 per bill payment and transfer	Unlimited	Unlimited	2 free debits per month (\$0.50 USD each thereafter)
<b><i>Interac</i>® Debit or Debit Mastercard® (POS and Online)</b>	\$0.50			--
<b><i>Interac</i> e-Transfer® (Send, Request)<sup>4</sup></b>	\$1.50	10 free per month (\$1.50 each thereafter)		--
<b>Foreign currency transactions</b>	\$0.50 plus 2% foreign exchange fee	\$0.50 plus 2% foreign exchange fee		--
<b>ATM network transactions<sup>7</sup></b>				
<b>THE EXCHANGE Network® ATM</b>	Unlimited	Unlimited		--
<b>Allpoint ATM (US)</b>				--
<b><i>Interac</i> or non-THE EXCHANGE Network® ATMs</b>	\$3.50	\$3.50	Unlimited	--
<b>Cirrus® or non-Allpoint ATMs (US and international)</b>	\$3.50	\$3.50		--
<b>Optional features</b>				
<b>Monthly all-in-one paper statement<sup>8</sup></b>	\$2	\$2	\$2	\$2
<b>Monthly overdraft protection<sup>9</sup></b>	\$2.50	\$0	\$0	--
<b>Additional premium benefits included</b>				
		Up to \$60 rebate on Collabria Visa annual fee <sup>10</sup>	<ul style="list-style-type: none"> <li>Up to \$75 rebate on Collabria Visa annual fee<sup>9</sup></li> <li>One order of 100 cheques per year</li> <li>Unlimited bank drafts</li> <li>15% off safety deposit box rental</li> <li>Free, unlimited access to legal, estate, identity theft and home referral assistance through our <i>Benefits1 Bundle</i></li> </ul>	

Please refer to the 'Account-related transactions and other services fee schedule' at [CreativeArtsFinancial.com/fees](https://www.creativeartsfinancial.com/fees) for additional information.

<sup>1</sup>At age 60, an automatic 50% monthly plan discount is applied. <sup>2</sup>To maintain the student discount, proof of post-secondary enrollment is required for students age 21+. <sup>3</sup>If 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. <sup>4</sup>The *Interac* e-Transfer fee is applied to Send Money transactions immediately and Request Money transactions when fulfilled. <sup>5</sup>Applicable debit transaction fees on the Pay As You Go Account are applied immediately. <sup>6</sup>Debit transaction fees for the U.S. Dollar Account are charged in US funds; bill payments in U.S. funds cannot be made through online banking or the mobile app; this account is not accessible through any ATM network. <sup>7</sup>On applicable accounts, only the network fee normally charged by Creative Arts Financial is waived; a surcharge by the ATM provider may apply. <sup>8</sup>The 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. <sup>9</sup>The monthly overdraft protection fee is charged once per month, plus applicable interest charges (see [FirstOntario.com](https://www.firstontario.com) for current rates). <sup>10</sup>Subject 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.