



PRODUCTS *and* SERVICES

AUGUST 1, 2025



PERSONAL CHEQUING

ESSENTIAL

- 12 debit transactions
- Free electronic & paper statements

MONTHLY FEE **\$4**

CLASSIC

- 60 debit transactions
- Free e-transfers & paper statements
- Monthly rebates for qualifying members

MONTHLY FEE **\$15**

LEGACY

- Unlimited debit transactions
- Free personalized cheques & paper statements
- Monthly rebates for qualifying members
- Interest bearing at our tiered chequing rate

MONTHLY FEE **\$25**

HERITAGE

- For members 60 years of age or older
- 30 debit transactions
- Free electronic transactions & paper statements
- Free personalized cheques

MONTHLY FEE **\$0**

ADVENTURE

- For members 23 & under *(or proof of post-secondary enrollment)*
- 50 debit transactions
- Monthly rebates for qualifying members
- Free e-transfers & paper statements
- Interest bearing at our tiered youth rate

MONTHLY FEE **\$0**

	ESSENTIAL	CLASSIC	LEGACY	HERITAGE	ADVENTURE
Fee per extra debit transaction	\$1.25	\$1.25	FREE	\$1.25	\$1.25
EXCEPT					
E-transfers	\$1.25	FREE	FREE	FREE	FREE
ATM Canadian CU	\$1.25	\$1.25	FREE	FREE	\$1.25
ATM Bill Payment	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
ATM Interac	\$2.50*	\$2.50*	\$2.50*	\$2.50*	\$2.50*
ATM Cirrus	\$5.00*	\$5.00*	\$5.00*	\$5.00*	\$5.00*
REBATES	NONE	Seniors eStatement	Member Loyalty* eStatement	NONE	eStatement

***Member Loyalty Rebate** Members who hold a \$10 Membership Share, maintain a minimum aggregate balance of \$3,000 in eligible deposit products, and a minimum aggregate balance of \$20,000 in eligible loan products may qualify for a rebate of \$0 to \$20. The discount is based on the number of qualifying products they use, as outlined below:

3 PRODUCTS **\$5 REBATE**
 4 PRODUCTS **\$10 REBATE**
 5 PRODUCTS **\$15 REBATE**
 6 PRODUCTS **\$20 REBATE**

Qualifying Products Safe Deposit Box (primary account holder), External Deposits, External Withdrawals, Pre-authorized Transfers, MemberCard, Online Banking Transactions.

Seniors Rebate (\$5.00) Available if the primary account holder and user are both 60 years of age or older.

E-Statement Rebate (\$5.00) Applies when the primary statement account is enrolled in e-statements (no paper statements).

Note All rebates are calculated at the time service fees are applied. ***Indicates fees are charged at the time of transaction.**

US ESSENTIAL

- 4 debit transactions (over limit \$1.25)
- Free paper statements
- Fees in USD

MONTHLY FEE **\$3**



Every dollar you deposit at a Saskatchewan credit union is fully guaranteed - no limits, no exceptions. Whether it's \$1 or \$10 million, your money is safe and secure with us.

BUSINESS CHEQUING

COMMUNITY ESSENTIAL

- For community and non-profit organizations
- 25 debit transactions
- Free paper statements

MONTHLY FEE **\$0**

BUSINESS ESSENTIAL

- 5 debit transactions
- Free paper statements

MONTHLY FEE **\$5**

BUSINESS CLASSIC

- 60 debit transactions
- Free paper statements
- Monthly rebates for qualifying members

MONTHLY FEE **\$40**

BUSINESS LEGACY

- Unlimited debit transactions
- Free paper statements
- Monthly rebates for qualifying members
- Interest bearing at our tiered chequing rate

MONTHLY FEE **\$75**

	COMMUNITY ESSENTIAL	BUSINESS ESSENTIAL	BUSINESS CLASSIC	BUSINESS LEGACY
Fee per extra debit transaction	\$1.25	\$1.25	\$1.25	FREE
EXCEPT				
ATM Bill Payment	\$2.50	\$2.50	\$2.50	\$2.50
ATM Interac	\$2.50*	\$2.50*	\$2.50*	\$2.50*
ATM Cirrus	\$5.00*	\$5.00*	\$5.00*	\$5.00*
REBATES	NONE	NONE	eStatement	eStatement

E-Statement Rebate (\$5.00) Applies when the primary statement account is enrolled in e-statements (no paper statements).
 Note All rebates are calculated at the time service fees are applied. *Indicates fees are charged at the time of transaction.

PERSONAL SAVINGS

PLAN 24

- 2 debit transactions
- Free online banking transfers
- Free paper statements

MONTHLY FEE **\$0**

CU SAVE TIERED HIGH INTEREST SAVINGS ACCOUNT

- 2 debit transactions
- Free online banking transfers
- Free paper statements

MONTHLY FEE **\$0**

RSP NON-REGISTERED SAVINGS PLAN FOR RSP INVESTMENTS ONLY

- 1 debit transaction
- Free paper statements

MONTHLY FEE **\$0**

TFSA

- 1 debit transaction
- Free paper statements

MONTHLY FEE **\$0**

	PLAN 24**	CU SAVE	RSP	TFSA**
Fee per extra debit transaction	\$1.25	\$5.00	\$3.00	\$3.00
EXCEPT				
Etransfer	\$1.25	\$5.00	N/A	N/A
ATM Canadian CU	\$1.25*	\$5.00*	N/A	N/A
ATM Bill Payment	\$2.50*	\$5.00*	N/A	N/A
ATM Interac	\$2.50*	\$5.00*	N/A	N/A
ATM Cirrus	\$5.00*	\$5.00*	N/A	N/A

*Indicates fees are charged at the time of transaction. **Indicates daily interest, paid monthly.

WHO WE ARE

As a Credit Union, we believe in putting people first. We're guided by co-operative values and making our communities stronger by investing in what matters right here at home.

OUR PURPOSE

Invest in you.

OUR VALUES

We are inviting, caring, empowering, knowledgeable, accountable, and we are a strong, collaborative team.

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 **M-W 9AM-4PM & T-F 9AM-5PM**

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