

## Key Features

### Save on Monthly Fees

The monthly fee is waived if you maintain a minimum daily balance in your account during the month on all Spending Accounts.

### Interac® e-Transfers for Everyone

Send or Request *Interac®* e-Transfers without any extra fees; now part of your included Standard Transactions.

Enjoy unlimited *Interac®* e-Transfers on Flex and UltraFlex Spending Accounts, and up to 25 on a Core Spending Account for free.

### QuickSwitch your Account

If you're planning a trip or going on a spending hiatus, with just a phone call you can easily switch your Spending Account to avoid any excess service charges.

# YOUR MONEY

### Have some questions?

We're always here to answer all of your questions and help you find the right accounts for your financial goals.



# Spending Accounts

Do more with your money.



# Spending Accounts

## Choosing the right Spending Account

Each Spending Account is designed to complement a specific way of spending money. The Core is best suited for those who use cash on a daily basis where the UltraFlex is designed for the frequent traveler.

If you're 25 and under or 60 and over, you get the same choice of accounts, and pay a discounted rate each month.

## All our Spending Accounts come with at least 25 free included Standard Transactions

Performing any one of the following transactions would be considered a Standard Transaction:

### Standard Transactions

Send Interac® e-Transfers  
Request Interac® e-Transfers  
In Store Purchase  
Mobile Wallet Purchase  
CU ATM Withdrawal  
CU ATM Transfer  
Automatic Payments/ Pre-Authorized Payments  
In Branch Transfer  
In Branch Cash Withdrawal  
Bill Payment  
Interac® Flash  
Interac® Online Payment  
Online Bill Payment  
Online Transfers  
Cheques  
Telepay™ Transfer  
Telepay™ Bill Payment

## Youth - everyone aged 18 to 25

Whether you're going to school, working full time or somewhere in between, you can get the same great discount on any Spending Account you choose.

## Unlimited Me-to-Me online transfers with every Spending Account.

Transfer funds between your Savings and Spending Accounts online as much as you like without using any of your included Standard Transactions.

	CORE	FLEX	ULTRAFLEX
Transactions			
Standard Transactions	25 Free \$1.25/Additional	Unlimited	Unlimited
Online Me-to-Me transfers	Unlimited	Unlimited	Unlimited
Deposit Anywhere™	Unlimited	Unlimited	Unlimited
Send Interac® e-Transfers	Included in your Standard Transactions Limit (25)	Unlimited	Unlimited
Request Interac® e-Transfers	Included in your Standard Transactions Limit (25)	Unlimited	Unlimited
Interac® ATM	\$1.50 /Withdrawal	\$1.50 /Withdrawal	Unlimited
International ATM*	\$4.00 /Withdrawal	\$4.00 /Withdrawal	Unlimited
Cross Border Debit	\$2.25/Transaction	\$1.00/Transaction	Unlimited
Additional Features			
Credit Card	-	-	No Annual Fee on Collabria World Mastercard ^
Interest on Monthly Balance	-	-	Yes
Safety Deposit Box Discount	-	-	\$12.00 /Year
Overdraft	\$5.00 + Interest	\$5.00 + Interest	Interest Only
Personalized Cheques	Starting at \$24.00	Starting at \$24.00	Starting at \$0
Money Orders	\$7.50	\$7.50	Free
Certified Cheques	\$15.00	\$15.00	Free
Drafts	\$7.50	\$7.50	Free
Record Keeping			
Online Statements with Cheque Images	Free	Free	Free
Paper Statements with Cheque Images	\$2.50 /Month	\$2.50 /Month	Free
Monthly Fee			
Regular Price	\$6.00 /Month	\$14.50 /Month	\$29.50 /Month
Child Price (0 -17)	Free	Free	\$12.00 /Month
Youth Price (18 - 25)	Free	Free	\$12.00 /Month
Senior Price (60 and over)	Free	\$7.25 /Month	\$20.75 /Month
Minimum Daily Balance Required to Waive the Monthly Fee	\$2,000	\$4,000	\$5,000

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\*Additional fees, such as any terminal convenience, currency conversion, or usage fees, may be charged by third parties and added as part of the transaction amount.

Any usage of the account features deemed excessive, abusive or contrary to its original purpose will be reviewed and addressed by the credit union. Unlimited refers to use of the account that is reasonable of the average consumer for personal daily use only. Any usage which is deemed to exceed what is reasonable personal daily use will be reviewed and may be subject to additional fees.

If a member qualifies for a discounted account, they are limited to one account at the discounted rate regardless of how many member numbers they may hold.

^ Subject to credit approval One (1) Credit Card Annual Fee rebate applies only for the member, who is also the Primary Cardholder of either one of the following Collabria Credit Cards – Collabria World Mastercard, or Collabria Travel Rewards Gold Mastercard, for as long as the member's UltraFlex Spending account remains open and in good standing. All other fees and charges applicable to the selected and approved Collabria Credit Card Account continue to apply. The Rebate will appear on the member's Collabria Credit Card statement within the first three statements after the annual fees is billed to the Collabria Credit Card Account.

