

PERSONAL CHEQUING ACCOUNTS



Chequing accounts with flexible choices for everyday banking.

	PAY-AS-YOU-GO	PREFERRED	UNLIMITED	STUDENT (25 & UNDER)	SENIOR CLASSIC (60+)	SENIOR UNLIMITED (60+)
	For Members with light banking needs.	Banking with benefits for a small monthly fee.	Unlimited banking with premium benefits.	The ultimate chequing account for students.	Banking with privileges you've earned.	Banking with even more privileges you've earned.
Monthly Fee	FREE	\$7.00	\$20.00	FREE	\$3.00	\$10.00
Unlimited Deposits						
Rebated Interac e-Transfers®	\$1.50 each	4 included (\$1.50 thereafter) ¹	99 included (\$1.50 thereafter) ¹	99 included (\$1.50 thereafter) ¹	4 included (\$1.50 thereafter) ¹	99 included (\$1.50 thereafter) ¹
Included Transactions	\$1.00 per transaction	18 FREE (\$1.00 per additional transaction) ²				
CAN Bank Drafts	–	–	–	–	–	2 FREE
Cheque Orders	–	–	–	–	–	1 FREE (per calendar year)
Collabria Mastercard® Rebate	–	–	50% rebate on annual fee ³	–	–	50% rebate on annual fee ³
Minimum monthly balance to waive monthly fee	Not applicable	Not applicable	\$5,000 ⁴	Not applicable	\$2,500 ⁴	\$5,000 ⁴

For all Chequing Account features and pricing, please visit penfinancial.com/fees.

Effective June 1, 2025. Additional terms and conditions apply. Account fees are subject to change.

¹ Interac e-Transfers will be charged at the time of transfer, but rebated at month-end in accordance with package conditions. Registered trade-mark of Interac Inc. Used under license.

² Transaction: Includes pre-authorized debits, cheque clearing, ATM debit transactions, transfers between accounts, bill payments online and using telephone banking. In-branch bill payments are \$1.85.

³ Eligible PenFinancial Members will receive a rebate equal to 50% of the annual fee for the primary Collabria Mastercard. The rebate applies to the primary cardholder only and will be processed once annually on or about October 31st, by way of a deposit to the Member's PenFinancial chequing account. The rebate date is subject to change without prior notice. This rebate offer cannot be combined with any other offers in a manner that exceeds 100% of the annual fee.

⁴ Minimum monthly balance must be maintained for the entire month in order to waive monthly package fee.



PERSONAL SAVINGS ACCOUNTS



Whether you want to earn a premium interest rate by saving online, or want the flexibility of in-branch support, we offer competitive savings rates to help your money grow.

	eSAVINGS	HIGH INTEREST SAVINGS ACCOUNT (TFSA, RRSP, RRIF)	GROWTH SAVINGS	U.S. SAVINGS
	Earn a premium interest rate on your non-registered savings with our self-serve options! Enjoy seamless transactions through Online Banking or our Mobile App.	Earn a premium interest rate in your TFSA, RRSP, or RRIF. Enjoy the flexibility of accessing your funds whenever you need them with our convenient self-serve options!	Experience the convenience of a savings account that offers the flexibility of in-branch transactions.	Grow your savings in U.S. currency and earn interest while always having access to your money.
No Monthly Fee				
Unlimited Deposits	Online only	Online only		
In-branch Transactions	\$5.00 per transaction ¹	\$5.00 per transaction ¹	\$1.00 per transaction ¹	2 FREE (\$1.00 per additional transaction) ¹
Online Transactions				

For all Savings Account features and pricing, please visit penfinancial.com/fees.

Effective June 1, 2025. Additional terms and conditions apply. Account fees are subject to change.

¹ Transaction: Includes pre-authorized debits, cheque clearing, ATM debit transactions, transfers between accounts, bill payments online and using telephone banking. In-branch bill payments are \$1.85.

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BUSINESS ACCOUNTS



Flexible business banking with competitive fees and free online account access.

	ESSENTIAL BUSINESS CHEQUING	DIGITAL BUSINESS CHEQUING	PREMIUM BUSINESS CHEQUING
	An Essential Business Chequing Account for light use.	A Digital Business Chequing Account with unlimited self-serve transactions for businesses whose banking needs are mainly digital.	Our Premium Business Chequing Account is for businesses with lots of transactions both online and in-branch, with free cheque clearings, free cash & coin deposits, and more.
Monthly Fee	\$5.00	\$10.00	\$25.00
Included Transactions	10 FREE self-serve & electronic transactions per month ¹	UNLIMITED self-serve & electronic transactions ¹	UNLIMITED self-serve & electronic transactions ¹
Rebated Interac e-Transfers®	4 included (\$1.50 thereafter) ²	10 included (\$1.50 thereafter) ²	10 included (\$1.50 thereafter) ²
Cash and Coin Deposits	\$2.50 per \$1,000 deposited (first \$1,000 free) ³	\$2.50 per \$1,000 deposited (first \$1,000 free) ³	Up to \$10,000 per month included (\$2.50 per \$1,000 deposited thereafter) ³
In-branch Transactions	\$1.00 each	2 included (\$1.00 each after)	25 included (\$1.00 each after)
Cheque clearing	\$1.00 per cheque clearing	\$1.00 per cheque clearing	75 included (\$1.00 each after)
Minimum monthly balance to waive monthly fee	Not applicable	\$5,000 ⁴	\$25,000 ⁴

For all Business Account features and pricing, please visit penfinancial.com/fees.

Effective September 1, 2026. Additional terms and conditions apply. Account fees are subject to change.

¹ Transaction: Includes pre-authorized debits, pre-authorized credits, bill payments online, transfers between accounts, ATM debit transactions and using telephone banking.

² Interac e-Transfers will be charged at the time of transfer, but rebated at month-end in accordance with package conditions. Registered trade-mark of Interac Inc. Used under license.

³ Cash and coin fee will be charged separate from the monthly fee and applied after month-end in accordance with package conditions.

⁴ Minimum monthly balance must be maintained for the entire month in order to waive package and/or additional transaction fees.

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COMMUNITY ACCOUNTS



Business bank accounts with competitive fees, no cash & coin fees, and no charge for accessing your accounts online.

PENCOMMUNITY ACCOUNT		NON-PROFIT CHEQUING
Perfect for smaller clubs and organizations that aren't CRA non-profits.		Tailored to the specific needs of registered CRA non-profits! Reach out to learn more about how this flexible account can benefit your organization.
Monthly Fee	\$6.50	Customized monthly fee determined by commercial account manager
Included Transactions	\$0.80 per transaction ¹	
Cash and Coin Deposits	FREE	FREE
Canada Revenue Agency Remittances	\$2.75	\$2.75
Minimum monthly balance to waive additional transaction fees	\$15,000 ¹	Not applicable
Minimum monthly balance to waive monthly fee	\$15,000 ²	Not applicable

For all Business Account features and pricing, please visit penfinancial.com/fees.

Effective June 1, 2025. Additional terms and conditions apply. Account fees are subject to change.

¹ Transaction: Includes pre-authorized debits, cheque clearing, ATM debit transactions, transfers between accounts, bill payments online and using telephone banking. In-branch bill payments are \$1.85.

² Minimum monthly balance must be maintained for the entire month in order to waive package and/or additional transaction fees.

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OTHER BANKING SERVICE FEES & FEATURES

The following fees may be in addition to any monthly package fees.

ATM AND ONLINE	
ATM at other Financial Institution	\$1.75 each
ATM Exchange Network	FREE
ATM International	\$5.00 each
ATM Plus/U.S.	\$3.00 each
Deposit to other Credit Union ATM	FREE
U.S. withdrawal on CAN account	\$1.00 each
Interac e-Transfers	\$1.50 each
Debit Card Replacement	1 FREE per year (\$5.00 each after)

FOREIGN CURRENCY	
Bank Draft - CAD/U.S., Money Orders	\$10.00 each
Foreign Currency (other than U.S.)	>\$250.00: No Charge <\$250.00: \$17 Shipping

RECORD KEEPING AND SEARCHES	
Bank Confirmation	\$30.00
Balance of Account Request	\$30.00+ membership closure fee (if applicable)
Balance of Account Letter	\$10.00
Information Search	\$30.00/hr, \$15.00 minimum
Statement, Duplicate or Interim	\$5.00
E-statement	FREE
Cheque Images	FREE
Paper Statement	\$2.50
Passbook - Monthly Fee	\$2.50
Fax/Scan Fees	\$3.00 each

TRANSFERS	
Interac e-Transfers ¹	\$1.50
In-branch Transfer	\$1.00
Outgoing Wire Transfer	0-\$20,000: \$30.00 \$20,001-\$50,000: \$60.00 >\$50,000: \$100.00
Incoming Wire Transfer	\$25.00

CHEQUE AND PAYMENT PROCESSING	
In-branch Bill Payment	\$1.85 each
Bill Payment Retrieval/Transfer Request	\$15.00 each \$27.00 over 1 year old
Branch Telephone Transfers	\$5.00 each
Customer Automated Funds Transfer (CAFT) - one time	\$15.00
Certified Cheque	\$10.00 each
Collection Services (including SWIFT)	\$50.00
Direct Debit/Interac Point of Sale	\$1.00 each
Me 2 Me Transfers	\$1.50 each
Night Deposit Fee	\$50.00/year
Non-encoded Cheque	\$15.00
NSF Items	\$47.50
Overdraft Protection	No fee if not used or \$2.50/month plus interest
Post Dated Cheque Held	\$5.00/item
Pre Authorized Debits	\$1.00
Rolled Coin	\$0.10 per roll
Stop Payment	\$20.00
Telephone Banking and Internet Bill Payment	\$1.00 each
Unauthorized Overdraft Fine	\$6.00
Withdrawal	\$1.00 each

SAFETY DEPOSIT BOX	
1.5" x 5": Smallest	\$50.00 plus HST
2.5" x 4.5", 2.5" x 5", 3" x 5", 3.5" x 5": Small	\$60.00 plus HST
5" x 5", 2.5" x 10", 3" x 10": Medium	\$85.00 plus HST
10" x 10": X-Large	\$250.00 plus HST
Safety Deposit Box Drill	\$100.00 plus cost
Safety Deposit Box Key Replacement	\$ 35.00

INACTIVE AND CLOSING ACCOUNTS	
Inactive Membership	
2 years inactive	\$50.00 or balance of account
3-7 years inactive	\$50.00 annually
Unclaimed funds processing fee	\$200.00
Membership Closure	\$20.00 plus HST
Estate Closure	\$125.00 plus HST

For all PenFinancial fees, please visit penfinancial.com/fees.

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¹ Surcharge may be applied by other financial institution. Registered trade-mark of Interac Inc. Used under license.

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