

# PERSONAL CHEQUING ACCOUNTS



Chequing accounts with flexible choices for everyday banking.

|  | PAY-AS-YOU-GO                         | PREFERRED  | UNLIMITED                                    | STUDENT<br>(25 & UNDER)                      | SENIOR<br>CLASSIC<br>(60+)                  | SENIOR<br>UNLIMITED<br>(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 each after) <sup>1</sup>              | 99 included (\$1.50 each after) <sup>1</sup> | 99 included (\$1.50 each after) <sup>1</sup> | 4 included (\$1.50 each after) <sup>1</sup> | 99 included (\$1.50 each after) <sup>1</sup>     |
| Included Transactions                        | \$1.00 per transaction                | 18 FREE (\$1.00 per additional transaction) <sup>2</sup> |  |  |   |  |
| CAN Bank Drafts                              | –                                     | –  | –  | –  | –   | 2 FREE   |
| Cheque Orders                                | –                                     | –  | –  | –  | –   | 1 FREE (per calendar year)                       |
| Collabria Mastercard® Rebate                 | –                                     | –  | 50% rebate on annual fee <sup>3</sup>        | –  | –   | 50% rebate on annual fee <sup>3</sup>            |
| Minimum monthly balance to waive monthly fee | Not applicable                        | Not applicable   | \$5,000 <sup>4</sup>                         | Not applicable                               | \$2,500 <sup>4</sup>                        | \$5,000 <sup>4</sup>                             |

For all Chequing Account features and pricing, please visit [penfinancial.com/fees](https://penfinancial.com/fees).

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

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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<br>(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 <sup>1</sup>  | \$5.00 per transaction <sup>1</sup>  | \$1.00 per transaction <sup>1</sup>  | 2 FREE<br>(\$1.00 per additional transaction <sup>1</sup> )                                    |
| Online Transactions    |  |  |  |  |

For all Savings Account features and pricing, please visit [penfinancial.com/fees](https://penfinancial.com/fees).

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<sup>1</sup> 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



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

|  | BUSINESS CHEQUING  | PENCOMMUNITY ACCOUNT   | NON-PROFIT CHEQUING  |
|--|--|--|--|
|  | Are you a for-profit business?<br>This is the account is for you.                                  | Perfect for smaller clubs<br>and organizations that aren't<br>CRA non-profits. | Tailored to the specific needs<br>of registered CRA non-profits!<br>Reach out to learn more<br>about how this flexible account<br>can benefit your organization. |
| Monthly Fee  | \$5.75   | \$6.50   | Customized monthly fee<br>determined by commercial<br>account manager  |
| Included Transactions  | \$0.80 per transaction <sup>1</sup>  | \$0.80 per transaction <sup>1</sup>  |  |
| Cash and Coin Deposits   | FREE   | FREE   | FREE   |
| Canada Revenue Agency<br>Remittances                               | \$2.75   | \$2.75   | \$2.75   |
| Minimum monthly balance<br>to waive additional<br>transaction fees | 1 transaction <sup>1</sup> fee waived for every<br>\$1,000.00 minimum monthly balance <sup>2</sup> | \$15,000 <sup>1</sup>  | Not applicable   |
| Minimum monthly balance<br>to waive monthly fee                    | Not applicable   | \$15,000 <sup>2</sup>  | Not applicable   |

For all Business Account features and pricing, please visit [penfinancial.com/fees](https://penfinancial.com/fees).

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<sup>1</sup> 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.

<sup>2</sup> 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 each                                  |
| Foreign Currency (other than U.S.)  | >\$250: No Charge<br><\$250: \$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 <sup>1</sup> | \$1.50   |
| In-branch Transfer               | \$1.00   |
| Outgoing Wire Transfer           | 0-\$20,000: \$30.00<br>\$20,001-\$50,000: \$60.00<br>>\$50,000: \$100.00 |
| Incoming Wire Transfer           | \$25.00  |

| CHEQUE AND PAYMENT PROCESSING                       |   |
|---|---|
| Bill Payment in branch                              | \$1.85 each   |
| Bill Payment Retrieval/Transfer Request             | \$15 each<br>\$27 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<br>\$5.00/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              |

For all PenFinancial fees, please visit [penfinancial.com/fees](https://penfinancial.com/fees).

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

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