

All our chequing accounts come with standard transactions as part of the monthly fee. Performing any one of the highlighted transactions would be considered a standard transaction.

#### Save on monthly fees

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

#### Interac e-Transfers® for everyone

At least one *Interac* e-Transfer® is now included in every chequing package, with unlimited e-Transfers now included in the Your Chequing Unlimited and Your Chequing Electronic Accounts.

#### QuickSwitch your Account

Whether you're planning a trip or renovations on your home, with just a phone call you can quickly and easily switch your spending account to avoid any excess service charges.

#### Choosing the right Chequing Account

Each chequing account is designed to complement a specific way of spending money. If you're under 25, or 59+, you can enjoy the same great choices at a discounted price.

#### Youth – Under 25

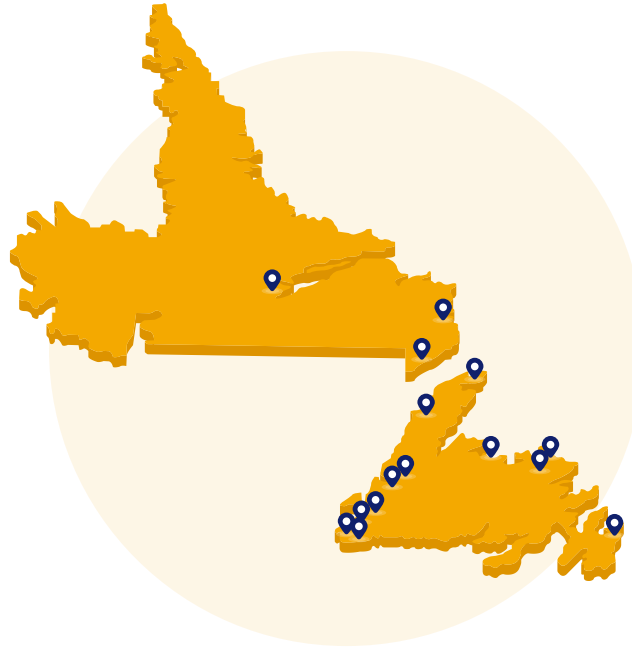
Whether you're going to school, working full time or somewhere in between, you can get the same great discount on any chequing account you choose.

#### Unlimited Me-to-Me online transfers with every Chequing Account

Transfer funds to and from your chequing accounts online as much as you like without using any of your included standard transactions.

#### Have some questions?

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



**Serving you now from  
15 branch locations.**

[atlanticedgecu.ca](http://atlanticedgecu.ca)

Toll Free: 1-877-377-3728

Email: [info@aecu.ca](mailto:info@aecu.ca)

Brochure Date: January 2024

# Chequing Accounts



**The right account for every way  
you choose to spend.**



	Your Chequing 20	Your Chequing 50	Your Chequing Electronic	Your Chequing Unlimited	Your Chequing Pay As You Go	Your Chequing US
Monthly Fee	\$5.00	\$12.50	\$13.00	\$25.00	Pay Per Transaction	Pay Per Transaction
Youth (Under 25)	Free	\$2.00	\$5.00	\$10.00		
Senior (59 and over)	Free	\$7.50	\$6.50	\$12.50		
Standard Transactions	20 Free \$1.00 Additional	50 Free \$1.00 Additional	Unlimited Electronic Only	Unlimited	\$1.00 Per Trans	In-branch Only \$1.00 Per Transaction
Online Me-to-Me Transfers	Unlimited	Unlimited	Unlimited Electronic Only	Unlimited	Unlimited	
Deposit Anywhere™	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Interac e-Transfers®	1 Free \$1.50 Additional	5 Free \$1.50 Additional	Unlimited	Unlimited	\$1.50	
Interac® ATM	\$1.50	2 Free \$1.50 Additional	2 Free \$1.50 Additional	Unlimited	\$1.50	
International ATM*	\$3.00	\$3.00	\$3.00	2 Free \$1.50 Additional	\$3.00	
Cross Border Debit	\$1.50	\$1.50	Unlimited	Unlimited	\$1.50	
Overdraft	\$5.00 + Interest	\$5.00 + Interest	\$5.00 + Interest	\$5.00 + Interest	\$5.00 + Interest	
Personalized Cheques	Fee Applies	First Order Free	Fee Applies	Unlimited Free Cheques	Fee Applies	
Money Orders	\$6.00	\$6.00	\$6.00	Free	\$6.00	
Certified Cheque	\$12.00	\$12.00	\$12.00	Free	\$12.00	
Draft	\$6.00	\$6.00	\$6.00	Free	\$6.00	
Online Statement	Free	Free	Free	Free	Free	Free
Paper Statement	\$3.00	\$3.00		\$3.00	\$3.00	\$3.00
Minimum Daily Balance Required to Waive Monthly Fee	\$2,000.00	\$3,000.00	\$3,000.00	\$5,000.00		
Online Banking Access	√	√	√	√	√	
Direct Banking Alerts	√	√	√	√	√	√
Mobile Access	√	√	√	√	√	
Telephone Banking	√	√	√	√	√	
IUI / ICU Service	√	√	√	√	√	
Surcharge Free - Affiliated ATM	√	√	√	√	√	
Preauthorized Debit	√	√	√	√	√	
Discount on Safety Deposit Box		10% discount		50% discount		
Interest Bearing	√	√	√	√	√	
In Branch Transactions	√	√		√	√	√

**Standard Transactions:**

- ATM Withdrawal
- In-Branch Cash Withdrawal
- Interac Flash® (Tap)
- Online Transfers
- Telpay® Transfer
- ATM Transfer
- Bill Payment
- Interac® Online Payment
- Pre-authorized Payments
- Telpay® Bill Payment
- In-Branch Transfer
- In-Store Purchase
- Online Bill Payment
- TeleService®



® Used under license. All trade marks are the property of their respective owners. \*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.