

Listed below you will find the three types of accounts we offer at Accent Credit Union. We offer a tiered interest rate on the P24-Super Rate Savings account. This allows you to increase your interest-earning potential.

Personal Chequing Account (PCA)

- This is a basic Chequing account which does not earn interest

Maximizer ®

- This Chequing account earns tiered interest at the posted rate.

P24 – Super Rate

- This Savings & Investment account earns tiered interest at the posted rate.

We are also excited to offer you even more options in service charge packages, letting you choose the package that best suits your lifestyle.

ALL PACKAGES INCLUDE:

- Free 24 hour On Line Access to MemberDirect and ATM
- Statement & Cheque Image Return (except Electronic Accounts or E-statement packages)
- Quick Loan or Line of Credit (On Approved Accounts Only)
- Financial Planning & Retirement Planning with Credential Financial Strategies
- Bill Payments & Transfers through MemberDirect
- All Other Services at the Posted Rate

ELECTRONIC BASIC - \$5.00

- 20 Free Debits, includes 2 Cheques/mo
- Member Direct paid Bill Payments included in 20 debits
- No Statement or Cheque Image Return
- **Minimum Balance Required to Waive Monthly Fee - \$2,500**

ELECTRONIC PLUS- \$10.00

- Free Unlimited Debits- includes 3 cheques/mo
- Free Member Direct paid Bill Payments
- No Statement or Cheque Image Return
- **Minimum Balance Required to Waive Monthly Fee-\$5,000**

BUSINESS BASIC - \$15.00

- 40 Free Debit Items
- Bill payments through Member Direct only
- Free access to Member Direct
- No Charge for Deposits or Credits
- Free Night Deposit
- Free Statement & Cheque Image Return
- Other business packages available – designed to meet your specific needs.

The Master Plan - \$15 Unlimited

Our Master Plan program has expanded, giving you more choice for your needs. Expect considerable savings with this plan compared with the per item charges.

➤ Debit transactions & Cheques	Unlimited
➤ Bill Payments and Transfers	Unlimited
➤ Travelers Cheques-CDN/US	Free
➤ Money Orders US/CDN	Free
➤ Certified Cheques	Free
➤ Managers Trust Cheques	Free
➤ Cheque orders	Cost
➤ Minimum Balance Required to Waive Monthly Fee	\$5,000

ORGANIZATIONS – FREE

- Unlimited Debit Items
- Personalized Cheques at Cost
- Free Statement & Cheque Image Return

HERITAGE 60 PLUS - \$5.00

- Unlimited Debit Items incl 5 bill payments
- 50% Reduction - Safety Deposit Box
- Cheque Order @ cost
- Free Statement & Cheque Image Return
- No Reduction in Term Interest Rate if Monthly Interest to Account is Requested
- **Minimum Balance Required to Waive Monthly Fee - \$5,000**

YOUTH ACCOUNT - FREE

- 20 Free Debit Items
- Chequing Privileges and ATM access (with parents authorization & CU Certification)
- Interest bearing Chequing Account
- Personalized Cheques at Cost
- Minimum for Term Deposit - \$100

GRAD PACKAGE - \$3.00

- (Must be enrolled full-time with a post-secondary school)
- 30 Free Debit Items includes Member Direct Bill Payments
- Personalized Cheques at Cost
- Minimum for Term Deposit - \$100

LOW FEE PACKAGE - \$4.00

- No charge for deposits
- 8 Free Debit transactions (including self-serve transactions, such as Internet, ATM and point of sale) of which 2 can be done in-branch
- Debit card included for qualifying members
- Personalized cheques at cost
- Free statement and cheque image return

P24-SUPER RATE Savings Account

- No Minimum Deposit
- No Monthly fee
- 4 Free Debits per Month (\$.55 per transaction thereafter)
- Funds Always Available to Meet Your Long or Short Term Needs
- Interest Calculated Daily, paid Monthly

PAY-AS-YOU-GO RATES

These are some daily use fees that may not be included in your package or they may apply to over the limit transactions.

• Cheques	\$0.55
• In-branch transfer or withdrawal	\$0.55
• Electronic Debits (POS/MC/PAP)	\$0.45
• KCU ATM Withdrawals	\$0.50
• CU activated Phone Cards	\$1.50
• Other CU or Bank ATM	\$0.75
• Interac	\$1.50
• Bill payments paid via MemberDirect	\$0.75
• Teller Bill Payments	\$1.00
• E-Statements (must have access to MemberDirect)	Free
• NSF return Item Fee	\$25
• Chargebacks	\$5
• Overdraft Interest	24%
• Overdraft per item	\$5
• Wire Transfers – starting at	\$7
• Managers Trust Cheque	\$5
• Stop Payment Teller Set Up	\$4
• Stop Payment (incomplete order)	\$10
• Stop Payment return item	\$5
• MemberDirect set up Stop Payment	free
• Money Orders CDN/USD	\$3/\$8
• Close account within 60 days	\$10
• Inactive/Unclaimed Accounts (closing)	\$10
• 2 free cash withdrawals per month from chequing	

- **Estates:**
- Account Set Up \$50
- SDB Content Listing \$25
- Bonds of Indemnity \$25/set
- Letters Written \$5
- Issue Managers Trust Cheques \$5/chq

*CIRRUS/Maestro transactions are excluded in all package plans \$2.25 per withdrawal

All personal accounts have a statement printed on the 15th of each and every month. Service charges/package plans will continue to be calculated on a monthly basis and charged to your account at month end. **E-statements are available on MemberDirect the day after your statement date.**

All business, organizations, farm accounts are printed at month end.

**Quill Lake Branch
Box 520
Quill Lake SK SoA 3E0**

**Kelvington Branch
Box 459
Kelvington SK SoA 1W0**

**Jansen-Esk Branch
Box 60
Jansen SK SoK 2B0**

**Hendon Branch
Box 89
Hendon SK SoE oXo**

**Office of the CEO
306.383.4155**



We put the accent on service. 

Statement of new and existing Package Plans
Effective March 1, 2010

<u>Branch Locations</u>	<u>Hours of Business</u>
KELVINGTON (ph) 306.327.4728 (fax) 306.327.5100	Monday-Thursday 9:30am to 4:00pm Friday 9:30am to 5:00pm
HENDON (ph & fax) 306.338.3211	Tuesday - Wed 10:00am to 2:00pm Thursday 9:00 am to 3:00pm
QUILL LAKE (ph)306.383.4155 (fax)306.383.2622	Mon, Tues. & Thu 8:30 am to 4:00pm Wednesday 9:00 am to 4:00 pm Friday 8:30 am to 4:30 pm
JANSEN-ESK (ph)306.364.2057 (fax)306.364.2144	Mon, Tues. & Thu 8:30 am to 4:00pm Wednesday 9:00 am to 4:00 pm Friday 8:30 am to 4:30 pm
CREDENTIAL FINANCIAL STRATEGIES (Ph)327-4880 (Fax) 327.-4657 201 Main Street Kelvington SK	Tuesday-Friday 9:00am – 3:30 pm