

PRODUCTS & SERVICES

STARTING OUT | DAY-TO-DAY

Where you need us to be,
at any stage of your life.

Get the head start you need with no-fee chequing, free e-Transfers®, and reduced interest rates on student loans and lines of credit.

EVERY ACCOUNT:

- Full access to INTERAC® payment services
- Ability to move your money quickly and conveniently with services like debit, e-Transfer®, AutoDeposit®, or Request Money®
- Access to online banking, Access 24-7 mobile app, and our Member Solutions Centre.

A chequing account for every phase and every walk of life: starting out, mid-career, retirement, and everything in between.

STARTING OUT: YOUTH AND STUDENT ACCOUNTS	GROW SAVINGS <i>A beginner's account with incentives to help kids learn how to start saving.</i>	GROW CHEQUING <i>Easy-to-use first chequing account for the young money-maker.</i>	STUDENT CHEQUING <i>The benefits of a chequing account, plus earned interest to get the most from your money during school.</i>
Account Type	Savings	Chequing	Chequing
Eligibility	0-15***	0-19***	Full-time students (any age)*
Monthly Fee	Free	Free	Free
Interest Calculated	Daily	Daily	Daily
Interest Paid	Monthly	Monthly	Monthly
In-Branch Withdrawals	Free	\$0.50	\$0.50
In-Branch Bill Payments**	N/A	\$1.00	\$1.00
Cheque Clearing	Free	\$0.50	\$0.50
Electronic Transfers	Free	\$0.50	\$0.50
Online Bill Payments	N/A	\$0.50	\$0.50
INTERAC® e-Transfers	Free	\$1.00	\$1.00
MB CU ATM Access	Free	\$0.50	\$0.50
Debit Card Purchases	Free	\$0.50	\$0.50
Other Benefits	Special interest rate on first \$2000 deposited	30 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions) and 10 free INTERAC® e-Transfers (charged in real time and refunded at end of month)	30 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions) and 10 free INTERAC® e-Transfers (charged in real time and refunded at end of month)

***A parent/guardian signor may be required. See your branch for more details.

DAY-TO-DAY: PERSONAL CHEQUING ACCOUNTS	ALL-IN-ONE <i>Combo savings/chequing: your deposit balance grows faster with 3 interest tiers</i>	BASIC+ <i>Best for members with a moderate number of transactions</i>	GREEN <i>Paperless account with free online and self-serve transactions.</i>	UNLIMITED <i>Unlimited transactions for a low monthly fee.</i>	PAY AS YOU GO <i>Best for members who conduct minimal transactions.</i>	USD CHEQUING <i>Easy access to US funds for over-the-border shoppers and vacationers.</i>	GOLD <i>Great perks for members 59+</i>
Monthly Fee	\$0.00	\$8.00	\$12.00	\$15.00	\$0.00	\$0.00	\$0.00
Tiered Interest	0-\$4,999, \$5,000-\$24,999, \$25,000-\$9,999, \$60,000+	N/A	N/A	N/A	N/A	N/A	N/A
Interest Calculated	Daily	N/A	N/A	N/A	N/A	N/A	N/A
Interest Paid	Monthly	N/A	N/A	N/A	N/A	N/A	N/A
Exemption Balance	\$2,000.00	\$1,500.00	N/A	N/A	N/A	N/A	N/A
In-Branch Withdrawals	\$0.50	\$0.50	\$0.50	Free	\$0.50	\$1.00	Free
In-Branch Bill Payments**	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A	Free
Cheque Clearing	\$0.50	\$0.50	\$0.50	Free	\$0.50	\$1.00	Free
Electronic Transfers	\$0.50	\$0.50	Free	Free	\$0.50	\$1.00	Free
Online Bill Payments	\$0.50	\$0.50	Free	Free	\$0.50	N/A	Free
Telephone Bill Payments	\$0.50	\$0.50	Free	Free	\$0.50	N/A	Free
INTERAC® e-Transfers	\$1.00	\$1.00	Free	Free	\$1.00	N/A	Free
MB CU ATM Access	\$0.50	\$0.50	Free	Free	\$0.50	N/A	Free
Debit Card Purchases	\$0.50	\$0.50	Free	Free	\$0.50	N/A	Free
Other Benefits		30 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions) and 10 free INTERAC® e-Transfers (charged in real time and refunded at end of month)					One free cheque order per year

*A full-time student will be defined as someone taking 18 credit hours or three full courses per semester. There is no age limit, but proof of enrollment is required annually in order to maintain these account benefits.
**Not included in monthly package benefits. Collabria credit card payments and government agency payments waived.
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PRODUCTS & SERVICES

SAVING FOR TOMORROW

Where you need us to be,
at any stage of your life.

Whether you're saving for something big or small, building on your income, or simply just planning ahead, we've got a savings plan that fits your needs.

PLUS:

All deposits are guaranteed without limit by the Deposit Guarantee Corporation of Manitoba

FOR TOMORROW: PERSONAL SAVINGS ACCOUNTS	PLAN 24 <i>A handy savings account for your simple transactional needs.</i>	PREMIUM SAVINGS <i>Exceptional interest rate paid on the last day of each month.</i>	PLATINUM SAVINGS <i>Tiered savings rates, best suited for larger, long-term savings goals.</i>	USD SAVINGS <i>Save funds in US Dollars</i>
Monthly Fee	\$0.00	\$0.00	\$0.00	\$0.00
Tiered Interest	No	No	0-\$99,999, \$100,000-\$249,999, \$250,000+	No
Interest Calculated	Daily	Daily	Monthly	Daily
Interest Paid	Monthly	Monthly	Monthly	Monthly
In-Branch Withdrawals	\$0.50	\$1.50	\$1.50	\$1.50
In-Branch Bill Payments*	\$1.00	\$1.00	\$1.00	\$1.00
Cheque Clearing	N/A	N/A	N/A	N/A
Electronic Transfers	\$0.50	\$1.25	\$1.25	\$1.25
Online Bill Payments	\$0.50	\$1.25	\$1.25	N/A
Telephone Bill Payments	\$0.50	\$1.25	\$1.25	N/A
INTERAC® e-Transfers	\$1.00	\$1.00	\$1.00	N/A
MB CU ATM Access	\$0.50	\$1.25	\$1.25	N/A
Debit Card Purchases	\$0.50	\$1.25	\$1.25	N/A
Other Benefits	5 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions)	2 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions)	1 free withdrawal per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions)	Interest paid in USD