

Changes to Accounts & Service Fees

for legacy Access Credit Union members

Account packages and service fee structures for Access Credit Union and Crosstown Civic Credit Union have been consolidated and updated for the new Access Credit Union. These changes are effective on January 1, 2021 with the official merging of the two credit unions.

The table below outlines the changes to accounts and fees for legacy Access members. To review full information and benefits for the new account lineup, please visit cusuccess.ca/products.

If you have questions about account or service fee changes, or would like to explore other account options to better suit your needs, please contact us at 1-800-264-2926.

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BUSINESS SAVINGS ACCOUNTS

PERSONAL CHEQUING ACCOUNTS

Legacy Access account	New Access account	Key changes / information
All-In-One	All-In-One	<ul style="list-style-type: none"> Tighter tiered rates at 0-\$4,999, \$5k-\$24,999, \$25k-59,999, \$600,000+ (Previous tiers \$0-\$5000, \$5000-\$50,000, \$50,000+) Debit card purchases increased to \$0.50 from \$0.40 e-Transfer cancellation and Request Money feature charged at \$1.00 (previously no charge) ATM withdrawals charged at \$0.50 (previously no charge) <p>No fees will be incurred if a monthly balance of \$2000 is maintained.</p>
Access Plus	Basic +	<ul style="list-style-type: none"> Debit card purchases increased to \$0.50 from \$0.40 e-Transfer cancellation and Request Money feature charged at \$1.00 (previously no charge) ATM withdrawals charged at \$0.50 (previously no charge) <p>Package includes 30 free withdrawals (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions) and 10 free <i>INTERAC</i> e-Transfers (charged in real-time and refunded at end of month).</p>
Green	Green	<ul style="list-style-type: none"> All self-serve electronic transactions are unlimited
Access Unlimited	Unlimited	<ul style="list-style-type: none"> e-Transfer cancellations charged at \$1.00 (previously no charge)
Access Chequing	Pay As You Go	<ul style="list-style-type: none"> Debit card purchases increased to \$0.50 from \$0.40 e-Transfer cancellation and Request Money feature charged at \$1.00 (previously no charge) ATM withdrawals charged at \$0.50 (previously no charge)
US Accounts	USD Chequing	<ul style="list-style-type: none"> No changes
Gold	Gold Chequing	<ul style="list-style-type: none"> Eligibility begins at 59 e-Transfer cancellations charged at \$1.00 (previously no charge) One free cheque order per year included

PERSONAL SAVINGS ACCOUNTS

Legacy Access account	New Access account	Key changes / information
Plan 24	Plan 24	<ul style="list-style-type: none"> • Interest paid monthly • e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge) • ATM withdrawals charged at \$0.50 (previously no charge) <p>Package includes 5 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions).</p>
Investment Savings	Premium Savings	<ul style="list-style-type: none"> • Interest is no longer tiered; single high-interest rate regardless of balance • In-branch withdrawal fee reduced to \$1.50 and from \$2.00 • In-branch bill payment fee reduced to \$1.50 from \$2.00 • Electronic withdrawals reduced to \$1.25 from \$2.00 • e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge) • ATM withdrawals charged at \$1.25 (previously no charge) <p>Package includes 2 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions).</p>
Platinum Savings	Platinum Savings	<ul style="list-style-type: none"> • Interest paid monthly • In-branch withdrawal fee reduced to \$1.50 and from \$2.00 • In-branch bill payment fee reduced to \$1.50 from \$2.00 • Electronic withdrawals reduced to \$1.25 from \$2.00 • e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge) • ATM withdrawals charged at \$1.25 (previously no charge) <p>Package includes 1 free withdrawal per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions).</p>
US Accounts	USD Savings	<ul style="list-style-type: none"> • Interest paid monthly in US dollars (previously paid semi-annually) • In-branch withdrawal fee increased to \$1.50 from \$1.00

YOUTH ACCOUNTS

Legacy Access account	New Access account	Key changes / information
	Grow Savings	<ul style="list-style-type: none"> • Savings account for ages 0-15 • Interest paid monthly (previously paid semi-annually) • Includes a special rate on the first \$2000 deposited • Unlimited transactions • Bill payments not available on this account
	Grow Chequing	<ul style="list-style-type: none"> • Chequing account for ages 0-19 • No monthly fee • Interest earned daily and paid monthly • e-Transfer send, cancelation, and Request Money feature charged at \$1.00 (previously no charge) • ATM withdrawals charged at \$0.50 (previously no charge)
Grow Chequing		<p>Package includes 30 free withdrawals (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions) and 10 free <i>INTERAC</i> e-Transfers (charged in real-time and refunded at end of month).</p>
	Student Chequing	<ul style="list-style-type: none"> • Available to students of any age with proof of enrolment • No monthly fee • Interest earned daily and paid monthly • e-Transfer send, cancelation, and Request Money feature charged at \$1.00 (previously no charge) • ATM withdrawals charged at \$0.50 (previously no charge) <p>Package includes 30 free withdrawals (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions) and 10 free <i>INTERAC</i> e-Transfers (charged in real-time and refunded at end of month).</p>

BUSINESS CHEQUING ACCOUNTS

Legacy Access account	New Access account	Key changes / information
Business Chequing	Business Pay As You Go	<ul style="list-style-type: none"> No exemption balance available In-branch withdrawal fees increased to \$0.75 from \$0.65 e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge) ATM withdrawals now charged at \$0.65 (previously no charge)
Business Value	Business Value	<ul style="list-style-type: none"> In-branch withdrawal fees increased to \$0.75 from \$0.65 e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge) ATM withdrawals now charged at \$0.65 (previously no charge) <p>Package includes 40 withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions).</p>
Business Plus	Business Plus	<ul style="list-style-type: none"> In-branch withdrawal fees increased to \$0.75 from \$0.65 e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge) ATM withdrawals now charged at \$0.65 (previously no charge) <p>Package includes 40 withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions).</p>
US Dollar Accounts	USD Business Chequing	<ul style="list-style-type: none"> No interest earned
Non Profit Chequing	Non Profit Chequing	<ul style="list-style-type: none"> e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge)

BUSINESS SAVINGS ACCOUNTS

Legacy Access account	New Access account	Key changes / information
Business Plan 24 Business Savings	Business Plan 24	<ul style="list-style-type: none"> • Interest paid monthly • In-branch withdrawal fees increased to \$0.75 from \$0.65 • Electronic bill payments reduced to \$0.50 from \$1.00 • e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge) • ATM withdrawals now charged at \$0.50 (previously no charge) <p>Package includes 5 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions).</p>
Business Investment Savings	Business Premium Savings	<ul style="list-style-type: none"> • Interest is no longer tiered; single high-interest rate regardless of balance • In-branch bill payments reduced to \$1.00 from \$2.00 • e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge) • ATM withdrawals now charged at \$0.50 (previously no charge) <p>Package includes 2 free withdrawals per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions).</p>
Business Platinum Savings	Business Platinum Savings	<ul style="list-style-type: none"> • Interest paid monthly (previously paid annually) • In-branch bill payments reduced to \$1.00 from \$2.00 • ATM withdrawals now charged at \$2.00 (previously no charge) <p>Package includes 1 free withdrawal per month (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions).</p>
AgriInvest	AgriInvest	<ul style="list-style-type: none"> • No changes
Non Profit Plan 24	Non Profit Plan 24	<ul style="list-style-type: none"> • e-Transfer cancelation and Request Money feature charged at \$1.00 (previously no charge) • ATM withdrawals now charged at \$2.00 from \$1.50