

## Changes to Accounts & Service Fees

*for legacy Crosstown Civic 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 tables in this document outline the changes to accounts and fees for Crosstown Civic members. To see changes to your legacy Crosstown Civic account, you can browse by account type using the table of contents below, and then look for the name of your account in the left column.

To review full information and benefits for the new account lineup, please visit [cusuccess.ca/products](https://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 204-942-1277.

### **Browse by Account Type:**

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**CHEQUING ACCOUNTS**

Legacy CCCU account	New Access account	Key changes / information
<b>All-In-One</b>	All-In-One	<ul style="list-style-type: none"> <li>• Fee exemption balance increased to \$2000</li> <li>• Unlimited <i>Interac</i> e-Transfers® if within exemption balance (\$1.00 fee previously)</li> <li>• All withdrawal fees waived if exemption balance of \$2000 is met</li> <li>• In-branch withdrawal fee reduced to \$0.50 from \$0.65</li> <li>• In-branch bill payment fee reduced to \$1.00 from \$1.50</li> <li>• All other withdrawal and transfer fees have been reduced by \$0.05 or more</li> </ul>
<b>Basic Service</b>	Basic +	<ul style="list-style-type: none"> <li>• Monthly fee reduced from \$10 to \$8</li> <li>• No interest earned</li> <li>• \$1500 exemption balance added</li> <li>• In-branch withdrawal fee reduced to \$0.50 from \$0.55</li> <li>• In-branch bill payment fee reduced to \$1.00 from \$1.50</li> <li>• All other withdrawal and transfer fees have been reduced by \$0.05 or more</li> </ul> <p>Package includes 30 free withdrawals (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions) and 10 free e-Transfers (charged in real-time and refunded at end of month).</p>
<b>Full Service</b>	Unlimited	<ul style="list-style-type: none"> <li>• Monthly fee reduced from \$16 to \$15</li> <li>• No interest earned</li> <li>• e-Transfers included in unlimited withdrawals</li> <li>• In-branch bill payment fee reduced to \$1.00 from \$1.50</li> <li>• Free cheques no longer included</li> </ul>
<b>No Interest</b>	Pay As You Go	<ul style="list-style-type: none"> <li>• No exemption balance</li> <li>• No free withdrawals</li> <li>• In-branch withdrawal fee reduced to \$0.50 from \$0.65</li> <li>• In-branch bill payment fee reduced to \$1.00 from \$1.50</li> <li>• All other withdrawal and transfer fees have been reduced by \$0.05 or more</li> </ul>
<b>USD Chequing</b>	USD Chequing	<ul style="list-style-type: none"> <li>• All applicable withdrawal and transfer fees have been reduced by \$0.50</li> </ul>
<b>Golden Chequing</b>	Gold Chequing	<ul style="list-style-type: none"> <li>• No interest earned</li> <li>• All bill payments included free of charge</li> <li>• e-Transfer fees reduced to \$1.00 flat fee from \$1.55</li> </ul>

SAVINGS ACCOUNTS		
Legacy CCCU account	New Access account	Key changes / information
<b>Plan 24</b>	Plan 24	<ul style="list-style-type: none"> <li>No exemption balance</li> <li>In-branch withdrawal fee reduced to \$0.50 from \$0.65</li> <li>In-branch bill payment fee reduced to \$1.00 from \$1.50</li> <li>Electronic transfer fees set at \$0.50 (previously no charge)</li> <li>All other withdrawal and transfer fees have been reduced by \$0.05 or more</li> </ul> <p>Package includes: 5 free withdrawals (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions).</p>
<b>Premium Savings</b>	Premium Savings	<ul style="list-style-type: none"> <li>In-branch withdrawal fee increased to \$1.50 from \$1.25</li> <li>In-branch bill payment fee reduced to \$1.00 from \$1.25</li> <li>e-Transfer send fee reduced to \$1.00 flat fee from \$2.25</li> </ul> <p>Package includes: 2 free withdrawals (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions)</p>
<b>Premium Tiered Savings</b>	Platinum Savings	<ul style="list-style-type: none"> <li>In-branch withdrawal fee increased to \$1.50 from \$1.25</li> <li>In-branch bill payment fee reduced to \$1.00 from \$1.50</li> <li>e-Transfer send fee reduced to \$1.00 flat fee from \$2.25</li> </ul> <p>Package includes: 1 free withdrawal (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions)</p>
<b>USD Savings</b>	USD Savings	<ul style="list-style-type: none"> <li>Pre-authorized payment fee reduced to \$1.00 from \$1.50</li> </ul>

YOUTH ACCOUNTS		
Legacy CCCU account	New Access account	Key changes / information
<b>Edge Start Savings</b>	Grow Savings	<ul style="list-style-type: none"> <li>• Eligibility is 0-15</li> <li>• Includes a special rate on the first \$2000 deposited</li> <li>• Bill payments not available on this account</li> <li>• In-branch withdrawal fee set at \$0.50 (previously no charge)</li> </ul>
<b>Youth Edge</b>	Grow Chequing	<ul style="list-style-type: none"> <li>• Eligibility is 0-19</li> <li>• Included in package: 30 free withdrawals (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions) and 10 free e-Transfers (charged in real-time and refunded at end of month)</li> <li>• In-branch withdrawal and bill payment fees increased to \$0.50 and \$1.00 respectively (previously no charge)</li> </ul>
<b>Student Edge</b>	Student Chequing	<ul style="list-style-type: none"> <li>• Interest no longer tiered; single interest rate regardless of balance</li> <li>• Included in package: 30 free withdrawals (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions) and 10 free e-Transfers (charged in real-time and refunded at end of month)</li> <li>• In-branch withdrawal and bill payment fees increased to \$0.50 and \$1.00 respectively (previously no charge)</li> </ul>

BUSINESS CHEQUING ACCOUNTS		
Legacy CCCU account	New Access account	Key changes / information
<b>Business All-In-One</b>	Business Pay As You Go	<ul style="list-style-type: none"> <li>No interest earned</li> <li>Free deposits</li> <li>In-branch withdrawal fee reduced to \$0.75 from \$0.80</li> <li>In-branch bill payment fee reduced to \$1.00 from \$1.50</li> <li>Cheque deposits reduced to \$0.65 from \$0.80</li> <li>Pre-authorized payments and electronic bill payments increased to \$0.65 from \$0.55</li> <li>Electronic transfers set at \$0.65 (previously no charge)</li> <li>e-Transfer send fees reduced to \$1.00 flat fee from \$1.55</li> </ul>
<b>USD Business Chequing</b>	USD Business Chequing	<ul style="list-style-type: none"> <li>No interest earned</li> <li>Free deposits</li> <li>In-branch withdrawal fees reduced to \$1.00 from \$1.50</li> <li>Cheques and pre-authorized payments reduced to \$1.00 from \$1.50</li> <li>Electronic transfers set at \$1.00 (previously no charge)</li> </ul>
<b>Registered Charity/Church</b>	Non-profit Chequing	<ul style="list-style-type: none"> <li>No interest earned</li> <li>Free deposits</li> <li>In-branch bill payment fees increased to \$1.00 (previously no charge)</li> <li>e-Transfer fees reduced to \$1.00 flat fee from \$1.55</li> </ul>

**BUSINESS SAVINGS ACCOUNTS**

Legacy CCCU account	New Access account	Key changes / information
Plan 24 Daily Savings	Business Plan 24	<ul style="list-style-type: none"> <li>• No exemption balance</li> <li>• Free deposits</li> <li>• In-branch withdrawal fee increased to \$0.75 from \$0.65</li> <li>• In-branch bill payment fee reduced to \$1.00 from \$1.50</li> <li>• Pre-authorized payments, electronic bill payments, debit purchases, and MB CU ATM fees reduced to \$0.50 from \$0.55</li> <li>• Electronic transfers set at \$0.50 (previously no charge)</li> <li>• e-Transfer send fees reduced to \$1.00 flat fee from \$1.55</li> </ul>
<p>Package includes: 5 free withdrawals (cheques, bill payments, electronic and cash withdrawals, debit card purchases, MB ATM transactions)</p>		
Business Premium Tiered Savings	Business Platinum Savings	<ul style="list-style-type: none"> <li>• In-branch withdrawal fee increased to \$2.00 from \$1.25</li> <li>• In-branch bill payment fee reduced to \$1.00 from \$1.25</li> <li>• Cheques, pre-authorized payments, transfers, debit card purchases, and MB CU ATM increased to \$2.00 from \$1.25</li> <li>• e-Transfer send fees reduced to \$1.00 flat fee from \$2.25</li> </ul>