	BUSINESS & AG ACCOUNT PACKS (CHEQUING)							SAVINGS ACCOUNTS	
Synergy	POWER <i>PACK</i> BIZ	SMART <i>PACK</i>				COMMUNITY	US	SAVEDAILY <i>PACK</i>	ISAVE
		LEVEL I	LEVEL 2	LEVEL 3	LEVEL 4	PACK	EXCHANGE <i>PACK</i>	SAVEDAILYPAGN	ISAVE
PLAN DETAILS:									
MONTHLY COST	\$110	\$10	\$20	\$45	\$85	\$0 after rebate (\$45 regular cost)	\$0	\$2 (Free with a CAD Synergy account pack)	\$0
MINIMUM MONTHLY BALANCE ACCOUNT PLAN REBATE	\$55,000	\$25,000	\$25,000	\$25,000	\$40,000			\$1,000	
TRANSACTION COSTS:									
TRANSACTIONS INCLUDED	unlimited	15	30	70	150	75	1 per \$500 min. monthly balance	1 per \$500 min. monthly balance	1 free withdrawal per month
ADDITIONAL TRANSACTIONS		\$1.25 each 23 Transactions will bump you to Level 2	\$1.25 each 50 Transactions will bump you to Level 3	\$1.25 each 102 Transactions will bump you to Level 4	\$1.25 each	\$1.25 each	\$1.25 each	\$1.25 each	\$5 each
CREDIT UNION ACCULINK ATM	<b>Ø</b>	<b>Ø</b>	<b>Ø</b>	8	<b>Ø</b>	<b>⊗</b>		$\odot$	
INTERAC® ATM WITHDRAWALS (CDN)	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50		\$2.50	
CIRRUS® ATM WITHDRAWALS (US & INT.)	\$4	\$4	\$4	\$4	\$4	\$4		\$4	
PREFERENTIAL U.S. EXCHANGE RATE	<b>Ø</b>	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost		
INTERAC e-TRANSFER®* Count as transactions to send and receive.	<b>Ø</b>	⊗	<b>⊗</b>	<b>⊗</b>	8	<b>Ø</b>		\$1.50 per INTERAC e-Transfer to send	
PAPER STATEMENT	$\odot$	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4
INTERNAL SYSTEM TRANSACTIONS (Automatic transfer to a Synergy CU account and digital banking scheduled transfer or payments)	<b>⊗</b>	⊗	<b>⊗</b>	8	8	8		⊗	⊗
FEATURES & BENEFITS:									
SMALL BUSINESS ONLINE BANKING ACCESS	<b>Ø</b>	⊗	<b>⊗</b>	<b>⊗</b>	<b>Ø</b>	<b>⊗</b>	<b>⊗</b>	<b>Ø</b>	<b>⊗</b>
CASH MANAGEMENT SERVICES	Your business account is eligible for online cheque deposit (Mobile Deposit Capture), online payments for payables and receivables (CAFT), and cash management services*. Learn more about payment methods.  *Fees may apply based on volume and tendered relationships.								
RELATIONSHIP REWARDS	With your annual business review, you have opportunities to earn more competitive rates on your investments or loans, as well as to earn an annual review PowerPack Biz discount (up to \$150 per year), based on your relationship with us and our partners (i.e. loan protection, credit card, investments, etc.).								

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