

		PERSONAL ACCOUNT PACKS (CHEQUING)					SAVINGS ACCOUNTS		
		POWERPACK	SMARTPACK			LITEPACK	US EXCHANGEPACK	SAVEDAILYPACK	ISAVE
			LEVEL 1	LEVEL 2	LEVEL 3				
PLAN DETAILS:									
MONTHLY COST	\$27.95 ( <small>\$19.95 after relationship rebate*</small> )	\$3.95	\$10.95	\$16.95	\$3.95	\$0	\$2 ( <small>Free with a CAD Synergy account pack</small> )	\$0	
MINIMUM MONTHLY BALANCE ACCOUNT PLAN REBATE		\$1,500	\$2,500	\$3,500			\$1,000		
YOUTH REBATE (Under 19 years of age)		✓	✓	✓					
POST-SECONDARY STUDENTS REBATE		✓	✓	✓					
SENIOR REBATE (Age 60+)	50% discount	✓	✓	✓					
TRANSACTION COSTS:									
TRANSACTIONS INCLUDED	unlimited	12	30	unlimited	8	1 per \$500 min. monthly balance	1 per \$500 min. monthly balance	1 free withdrawal per month	
ADDITIONAL TRANSACTIONS		\$1.25 each 18 transactions will bump you to Level 2	\$1.25 each 35 transactions will bump you to Level 3		\$1.25 each	\$1.25 each	\$1.25 each	\$5 each	
CREDIT UNION ACCULINK® ATM	✓	✓	✓	✓	✓		✓		
INTERAC® ATM WITHDRAWALS (CDN)	5 withdrawals rebated (Can be a combination of two types)	\$2.50	\$2.50	\$2.50	\$2.50		\$2.50		
CIRRUS® ATM WITHDRAWALS (US & INT.)		\$4	\$4	\$4	\$4		\$4		
PREFERENTIAL U.S. EXCHANGE RATE	✓	At cost	At cost	At cost	At cost				
INTERAC e-TRANSFER®	✓	✓	✓	✓	\$1.50 per INTERAC e-Transfer to send		\$1.50 per INTERAC e-Transfer to send		
PAPER STATEMENT (Free for seniors age 60+ and youth under 19 years of age, or digital statements)	✓	\$2.50	\$2.50	\$2.50	✓	\$2.50	\$2.50	\$2.50	
INTERNAL SYSTEM TRANSACTIONS (Automatic transfer to a Synergy CU account and digital banking scheduled transfer or payments)	✓	✓	✓	✓	✓		✓	✓	
FEATURES & BENEFITS:									
INTEREST RATE (subject to change)						0.05%	0.10%	Tiered interest based on balance	
INSURANCE BENEFIT PACKAGE** (Buyer Protection, Extended Warranty, Price Guarantee)	✓	✓	✓	✓					
\$5 ANNUAL SAFETY DEPOSIT BOX REBATE	✓								
COLLABRIA CREDIT CARD ANNUAL FEE REBATE (Up to \$120 off)	✓								
ONE ANNUAL FREE CHEQUE ORDER	✓								

**LEGEND**
 n/a
 ✓ free/included

**\*PowerPack Relationship Rebate:** Monthly fee reduced to \$19.95 if the primary account holder has products in 2 of 3: Loans, Collabria Credit Card, or Investments/Savings (\$10,000+ combined).

**\*\*Insurance Benefit Package-** Full details online

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