

## The right chequing account for me!

Our Chequing Account packages are designed to suit your everyday banking needs. The following plans highlight features to help you choose the right account for your lifestyle.

### CORE

A great low fee option that covers a standard number of monthly transactions.

### FLEX MOST POPULAR!

Manage all your essential banking needs at an affordable monthly fee.

### ULTRA

Provides unlimited banking transactions, including *Interac* e-Transfers, at a very competitive monthly fee.

### YOUR CHEQUING

This option is for members who only make occasional transactions.

*US accounts are also available on request.*

Contact us for assistance in choosing the right plan for you.

## Why bank at a credit union?

At Sydney Credit Union, we provide the great banking you are seeking, but we offer something more.

**We offer the opportunity to be part of something bigger:**

- To be more than a customer.
- To help build your community.
- To see fairness, trust, equality, and independence brought to life in real and meaningful ways, from the way we do business to how we treat you every day.

**This is banking that goes further.**

Become a member today and let us help you achieve your financial goals.

### Sydney Branch

95 Townsend St.  
Sydney NS B1P 5C9  
Phone: (902) 562-5593  
Fax: (902) 539-8448  
Email: [sydney@sydneycreditunion.com](mailto:sydney@sydneycreditunion.com)

### Sydney River Branch

1280 Kings Rd.  
Sydney NS B1S 1E2  
Phone: (902) 539-1684  
Fax: (902) 567-1155  
Email: [sydneyriver@sydneycreditunion.com](mailto:sydneyriver@sydneycreditunion.com)

### Whitney Branch

924 Victoria Rd.  
Sydney NS B1N 1K4  
Phone: (902) 564-6478  
Fax: (902) 567-3938  
Email: [whitney@sydneycreditunion.com](mailto:whitney@sydneycreditunion.com)



## Chequing Accounts



[sydneycreditunion.com](http://sydneycreditunion.com)

# CHEQUING ACCOUNTS

## Standard Transactions included in all Chequing Account packages are:

- Online bill payment
- Mobile Pay (all devices)
- Interac e-Transfer® (send and request)
- TeleService® transfer
- Bill payment (Telpay, in-branch, ATM)
- Interac® direct payment (debit, tap and online)
- Cheques and pre-authorized debits
- All Credit Union ATMs
- Inter-Credit Union withdrawal

## Key Features

- Unlimited in-branch cash withdrawals
- Discounts for youth (24 and under) and seniors (59 and over)



## SERVICE CHARGES

	CORE	FLEX	ULTRA
Transactions			
Standard Transactions Included	15 \$1.00/Additional	30 \$1.00/Additional	Unlimited
Online Banking Transfers	Unlimited	Unlimited	Unlimited
ATM Transfers	Unlimited	Unlimited	Unlimited
Cash Withdrawal In-Branch	Unlimited	Unlimited	Unlimited
Interac® ATM Withdrawals	\$1.50	\$1.50	Unlimited
International ATM Withdrawals	\$4.00	\$4.00	Unlimited
Official Cheques/Bank Drafts	\$7.50	\$7.50	\$7.50
Canadian Money Orders	\$7.50	\$7.50	\$7.50
Certified Cheque Withdrawal	\$15.00	\$15.00	\$15.00
Record Keeping			
Online Statements with Cheque Images	Free	Free	Free
In-branch Statements with or without Cheque Images	\$2.00/Month	\$2.00/Month	\$2.00/Month
Fees			
Regular (25 - 58)	\$4.00/Month	\$12.00/Month	\$25.00/Month
Seniors* (59 and Over)	\$1.00/Month	\$9.00/Month	\$18.00/Month
Youth (24 and Under)	Free	\$2.00/Month	\$5.00/Month
Overdraft	\$5.00 + Interest	\$5.00 + Interest	\$5.00 + Interest

\* Senior plans include one complimentary cheque order annually.

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Check out our mobile banking app!

