

PERSONAL CHEQUING ACCOUNTS



Chequing accounts with flexible choices for everyday banking.

	PAY-AS-YOU-GO	PREFERRED	UNLIMITED	STUDENT (25 & UNDER)	SENIOR (60+)
	For Members with light banking needs.	Banking with benefits for a small monthly fee.	Unlimited banking with premium benefits.	The ultimate chequing account for students.	Banking with privileges you've earned.
Monthly Fee	FREE	\$5.00	\$15.00	FREE	FREE
Unlimited Deposits					
Interac e-Transfers®	\$1.50 each	4 FREE (\$1.50 each after) ¹	4 FREE (\$1.50 each after) ¹	4 FREE (\$1.50 each after) ¹	4 FREE (\$1.50 each after) ¹
Included Transactions	\$1.00 per transaction	10 FREE (\$1.00 per additional transaction) ²			
CAN Bank Drafts	-	-	4 FREE	-	
Safety Deposit Boxes	-	-	-	-	Discounted
Minimum monthly balance to waive monthly fee	Not applicable	Not applicable	\$3,000.00 ³	Not applicable	Not applicable

For all Chequing Account features and pricing, please visit penfinancial.com/fees.

Effective June 12, 2024. Additional terms and conditions apply. Subject to change without notice.

¹ Interac e-Transfers will be charged at the time of transfer, but refunded at month-end in accordance with package conditions. Registered trade-mark of Interac Inc. Used under license.

² Transaction: Includes pre-authorized debits, cheque clearing, ATM debit transactions, transfers between accounts, bill payments online and using telephone banking. In-branch bill payments are \$1.85.

³ Minimum monthly balance must be maintained for the entire month in order to waive monthly package fee.



PERSONAL SAVINGS ACCOUNTS



Whether you want to earn a premium interest rate by saving online, or want the flexibility of in-branch support, we offer competitive savings rates to help your money grow.

	eSAVINGS	HIGH INTEREST SAVINGS ACCOUNT (TFSA, RRSP, RRIF)	GROWTH SAVINGS	U.S. SAVINGS
	Earn a premium interest rate on your non-registered savings with our self-serve options! Enjoy seamless transactions through Online Banking or our Mobile App.	Earn a premium interest rate in your TFSA, RRSP, or RRIF. Enjoy the flexibility of accessing your funds whenever you need them with our convenient self-serve options!	Experience the convenience of a savings account that offers the flexibility of in-branch transactions.	Grow your savings in U.S. currency and earn interest while always having access to your money.
No Monthly Fee				
Unlimited Deposits	Online only	Online only		
In-branch Transactions	\$5.00 per transaction ¹	\$5.00 per transaction ¹	\$1.00 per transaction ¹	2 FREE (\$1.00 per additional transaction ¹)
Online Transactions				

For all Savings Account features and pricing, please visit penfinancial.com/fees.

Effective June 12, 2024. Additional terms and conditions apply. Subject to change without notice.

¹ Transaction: Includes pre-authorized debits, cheque clearing, ATM debit transactions, transfers between accounts, bill payments online and using telephone banking. In-branch bill payments are \$1.85.



BUSINESS ACCOUNTS



Business bank accounts with competitive fees, no cash & coin fees, and no charge for accessing your accounts online.

	BUSINESS CHEQUING	PENCOMMUNITY ACCOUNT	NON-PROFIT CHEQUING
	Are you a for-profit business? This is the account is for you.	Perfect for smaller clubs and organizations that aren't CRA non-profits.	Tailored to the specific needs of registered CRA non-profits! Reach out to learn more about how this flexible account can benefit your organization.
Monthly Fee	\$5.75	\$6.50	Customized monthly fee determined by commercial account manager
Included Transactions	\$0.80 per transaction ¹	\$0.80 per transaction ¹	
Cash and Coin Deposits	FREE	FREE	FREE
Canada Revenue Agency Remittances	\$2.75	\$2.75	\$2.75
Minimum monthly balance to waive additional transaction fees	1 transaction ¹ fee waived for every \$1,000.00 minimum monthly balance ²	\$15,000 ¹	Not applicable
Minimum monthly balance to waive monthly fee	Not applicable	\$15,000 ²	Not applicable

For all Business Account features and pricing, please visit penfinancial.com/fees.

Effective June 12, 2024. Additional terms and conditions apply. Subject to change without notice.

¹ Transaction: Includes pre-authorized debits, cheque clearing, ATM debit transactions, transfers between accounts, bill payments online and using telephone banking. In-branch bill payments are \$1.85.

² Minimum monthly balance must be maintained for the entire month in order to waive package and/or additional transaction fees.



OTHER BANKING SERVICE FEES & FEATURES

The following fees may be in addition to any monthly package fees.

ATM AND ONLINE	
ATM at other Financial Institution	\$1.75 each
ATM Exchange Network	\$0.85 each ¹
ATM International	\$5.00 each
ATM Plus/U.S.	\$3.00 each
Deposit to other Credit Union ATM	\$1.00 each
U.S. withdrawal on CAN account	\$1.00 each
Interac e-Transfers	\$1.50 each
Debit Card Replacement	1 FREE per year (\$5.00 each after)

FOREIGN CURRENCY	
Bank Draft - CAD/U.S., Money Orders	\$10 each
Foreign Currency (other than U.S.)	>\$250: No Charge <\$250: \$17 Shipping

RECORD KEEPING AND SEARCHES	
Bank Confirmation	\$30.00
Balance of Account Request	\$30.00+ membership closure fee (if applicable)
Balance of Account Letter	\$10.00
Information Search	\$30.00/hr, \$15.00 minimum
Statement, Duplicate or Interim	\$5.00
E-statement	FREE
Cheque Images	FREE
Paper Statement	\$2.50
Passbook - Monthly Fee	\$1.00
Fax/Scan Fees	\$3.00 each

TRANSFERS	
Interac e-Transfers ^{®1}	\$1.50
In-branch Transfer	\$1.00
Outgoing Wire Transfer	0-\$20,000: \$25.00 \$20,001-\$50,000: \$50.00 >\$50,000: \$85.00
Incoming Wire Transfer	\$12.50 + CUCO fee

CHEQUE AND PAYMENT PROCESSING	
Bill Payment in branch	\$1.85 each
Bill Payment Retrieval/Transfer Request	\$15 each \$27 over 1 year old
Branch telephone transfers	\$5.00 each
Customer Automated Funds Transfer (CAFT) - one time	\$15.00
Certified Cheque	\$10.00 each
Collection Services (including SWIFT)	\$50.00
Direct Debit/Interac Point of Sale	\$1.00 each
Me 2 Me Transfers	\$1.50 each
Night Deposit Fee	\$5.00/night or \$40.00/year
Non-encoded Cheque	\$15.00
NSF Items	\$47.50
Overdraft Protection	\$1.00/month plus interest
Post Dated Cheque Held	\$3.00/item
Pre Authorized Debits	\$1.00
Rolled Coin	\$0.10 per roll
Stop Payment	\$18.00
Telephone Banking and Internet Bill Payment	\$1.00 each
Unauthorized Overdraft Fine	\$6.00
Withdrawal	\$1.00 each

SAFETY DEPOSIT BOX	
1.5" x 5": Smallest	\$50.00 plus HST
2.5" x 4.5", 2.5" x 5", 3" x 5", 3.5" x 5": Small	\$60.00 plus HST
5" x 5", 2.5" x 10", 3" x 10": Medium	\$85.00 plus HST
10" x 10": X-Large	\$250.00 plus HST
Safety Deposit Box Drill	\$100.00 plus cost
Safety Deposit Box Key Replacement	\$ 35.00

INACTIVE AND CLOSING ACCOUNTS	
Inactive Membership	
2 years inactive	\$35.00 or balance of account
3-7 years inactive	\$35.00 annually
Unclaimed funds processing fee	\$200.00
Membership Closure	\$20.00 plus HST

For all PenFinancial fees, please visit penfinancial.com/fees.

