	PERSONAL CHEQUING ACCOUNTS					
	PCA	BASIC Chequing	ADVANTAGE Chequing	PREMIUM Chequing	CYS Chequing	US \$ Chequing
Which account works best for you	Occasional user, PAY AS YOU GO	Few monthly transactions	Regular day-to-day transactions	Frequent daily transaction usage	Under 25 years old	Needs US funds regularly
Monthly Fee	\$3.75 Minimum / Pay per transaction	\$5.00	\$10.00	\$15.00	Free	\$3.75 Minimum / Pay per transaction
Day-to-day transactions*	Pay per transaction	12 transactions/ month	40 transactions/ month	60 transactions/ month	60 transactions/ month	Pay per transaction
Minimum balance to waive**	N/A	N/A	\$2,500	\$4,000	N/A	N/A
Interac ATM withdrawals/ POS	Pay per transaction	Pay per transaction	Pay per transaction	Pay per transaction	Pay per transaction	N/A
Personal Cheques	First 20 free					
Deposits	FREE					

WAYS TO SAVE ON SERVICE FEES:

- Use ATM on THE EXCHANGE network
- DEPOSIT ANYWHERE (Cheque deposit via Smartphone)
- E-Transfers
- Online & Telephone (FREE transfers, bill payments, balance inquires and statements)

Additional service charges may apply (see personal service fee schedule)